

705/27

SEARCH REQUEST FORM

Scientific and Technical Information Center

Access DB# 21774

PIT 040015889

Requester's Full Name: LESLIE NGUYEN Examiner #: 77919 Date: 07/31/00
 Art Unit: 2766 Phone Number 306-5540 Serial Number: 09/330446
 Mail Box and Bldg/Room Location: _____ Results Format Preferred (circle): PAPER DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: SYSTEM AND METHOD FOR MANAGING TIER-1 AND TIER-2 COMMODITIES TRADING

Inventors (please provide full names): ROBERT M. FIRD

Earliest Priority Filing Date: JUNE 1999

08-01-00 A11:22 IN

For Sequence Searches Only Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

- BASIC CONCEPT: COMMODITY BIDDING SYSTEM THAT ALLOWS END USERS TO PURCHASE COMMODITIES BASED ON NEEDS AND WANTS WHILE ALLOWING THE END USER TO GET INSURANCE AGAINST THE POSSIBILITY THAT PURCHASING A COMBINATION OF COMMODITIES IS GREATER THAN PURCHASING A SINGLE COMMODITY. SEE ATTACHED CLAIMS AND ABSTRACT.
- KEYWORDS: COMMODITY (INCLUDING ELECTRICITY, BANDWIDTH, WATER, GAS, ETC.)
 BIDDING SYSTEM / AUCTIONING
 INSURANCE / FINANCIAL INSTRUMENT (PRICE PROTECTION, PRICE INSURANCE, GAP INSURANCE)

PRIOR ART SEARCH SHOULD FOCUS ON EUROPE (ESPECIALLY UK)
 NORTHEAST US (MASSACHUSETTS)

STAFF USE ONLY

Searcher: M. GARRIS
 Searcher Phone #: 305-0757
 Searcher Location: EC-2700
 Date Searcher Picked Up: 8/2
 Date Completed: 8/3
 Searcher Prep & Review Time: 100
 Clerical Prep Time: _____
 Online Time: 130

Type of Search

NA Sequence (#) _____ STN _____
 AA Sequence (#) _____ Dialog _____
 Structure (#) _____ Questel/Orbit _____
 Bibliographic ☒ _____ Dr. Link _____
 Litigation _____ Lexis/Nexis _____
 Fulltext _____ Sequence Systems _____
 Patent Family ☒ WWW/Internet _____
 Other _____ Other (specify) _____

Vendors and cost where applicable

=====
* Cover Sheet *
* *
* *
=====

*** 09/330446***

* Prepared for: Leslie Nguyen *
* By : Malinda Garris *
* Date : August 3, 2000 *
* *

HI,
Attached are your search results. Please review and let me know if you
would like any modifications. My number is 305-0757

Malinda Garris
EIC 2700

File 473:Financial Times Abstracts 1998-2000/Aug 01

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File 474:New York Times Abs 1969-2000/Aug 02

(c) 2000 The New York Times

File 475:Wall Street Journal Abs 1973-2000/Aug 01

(c) 2000 The New York Times

| Set | Items | Description |
|-----|-------|---|
| S1 | 14 | (COMMODIT? OR ELECTRICITY? OR ELECTRICAL? OR BANDWIDTH? OR WATER? OR GAS OR UTILITIES) AND (TIER?(N4)SYSTEM? OR TIER?(N4-PRIC?) |
| S2 | 2 | S1(N15) (SALE? OR BID? ? OR AUCTION? OR SELLING? OR SALE? - OR PURCHASE? OR BUY? OR ACQUIR?) |
| S3 | 48628 | INSURANC? OR FINANC?(N2)INSTRUMENT? OR HEDGE(N2)CONTRACT? - OR PRICE?(N2)PROTECTION? OR PRICE(N2)INSURANCE? OR GAP?(N2)INSURANCE? OR LOSS?(N2)PROTECTION? OR RISK?(N2)MANAGE? |
| S4 | 226 | (RISK?)(N4) (COEFFICIENT? OR CO()EFFICIENT? OR PURCHASE? OR BUY? OR ACQUIR?) |
| S5 | 0 | S2 AND (S3 OR S4) |
| S6 | 0 | S1 (S) (S3 OR S4) |
| S7 | 0 | S1 (S) (S3 AND S4) |
| S8 | 0 | S2 AND S3 AND S4 |
| S9 | 0 | (COMMODIT?) (N20) (TIER?(N3)PRICE? OR TIER?(N3)SYSTEM?) |
| S10 | 0 | S9 AND (S3 OR S4) |
| ? | | |

File 256:SoftBase:Review Companies&Prods. 85-2000/Jun

(c)2000 Info.Sources Inc

File 278:Microcomputer Software Guide 2000/Jul

(c) 2000 Reed Elsevier Inc.

| Set | Items | Description |
|-----|-------|---|
| S1 | 21 | (COMMODIT? OR ELECTRICITY? OR ELECTRICAL? OR BANDWIDTH? OR WATER? OR GAS OR UTILITIES) AND (TIER?(N4)SYSTEM? OR TIER?(N4-PRIC?) |
| S2 | 0 | S1(N15) (SALE? OR BID? ? OR AUCTION? OR SELLING? OR SALE? - OR PURCHASE? OR BUY? OR ACQUIR?) |
| S3 | 1140 | INSURANC? OR FINANC?(N2)INSTRUMENT? OR HEDGE(N2)CONTRACT? - OR PRICE?(N2)PROTECTION? OR PRICE(N2)INSURANCE? OR GAP?(N2)INSURANCE? OR LOSS?(N2)PROTECTION? OR RISK?(N2)MANAGE? |
| S4 | 13 | (RISK?)(N4) (COEFFICIENT? OR CO()EFFICIENT? OR PURCHASE? OR BUY? OR ACQUIR?) |
| S5 | 0 | S2 AND (S3 OR S4) |
| S6 | 1 | S1 (S) (S3 OR S4) |
| S7 | 0 | S1 (S) (S3 AND S4) |
| S8 | 0 | S2 AND S3 AND S4 |
| S9 | 0 | (COMMODIT?) (N20) (TIER?(N3)PRICE? OR TIER?(N3)SYSTEM?) |
| S10 | 0 | S9 AND (S3 OR S4) |
| S11 | 1 | S1 AND S3 |
| ? | | |

6/5/1 (Item 1 from file: 256)

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00110093 DOCUMENT TYPE: Review

PRODUCT NAMES: TRMSWeb (714666)

TITLE: Java-based Application Delivers Risk Information at BankBoston

AUTHOR: O'Brien, Jeanne

SOURCE: Bank Systems & Technology, v35 n6 p60(1) Jun 1998

ISSN: 1045-9472

HOME PAGE: <http://www.banktech.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Context Integration's TRMSWeb is a component-based, object-oriented system used by BankBoston to provide access to its global intranet. The **system** uses three-tier architecture with a Sun Web Server supporting HTTP and CORBA application servers. The use of CORBA enables Context Integration to isolate various components of the bank's proprietary TRMS (Treasury Risk Management System) and replace them as needed, either with other CORBA components or even different technology. This speeds the response time of the banks' intranet. It also means that the bank does not have to replace all of its older legacy technology at once. TRMSWeb relies extensively on World Wide Web and Java code. This makes central management easier. Java was used for the GUI layer. CORBA middleware from IONA Technologies interfaces between the front and back ends. Back-end services in the system include historical databases, applications, and TIBCO Software's TIB middleware. TIB is the messaging layer that enables the bank to provide real-time data feeds from financial news services like Reuters, Telerate, and Knight-Ridder. The desktop systems use Java-based applets that download to the client and execute there. The applets interact with CORBA objects running on the Web server. This reduced the amount of new code that need to be developed.

COMPANY NAME: Context Integration (650013)

SPECIAL FEATURE: Charts

DESCRIPTORS: Banks; Intranets; Financial Institutions; Risk Analysis; Sun;
Object Oriented Languages; Internet Utilities; Investment Analysis;
Public Networks

REVISION DATE: 19981030

11/5/1 (Item 1 from file: 256)

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00110093 DOCUMENT TYPE: Review

PRODUCT NAMES: TRMSWeb (714666)

TITLE: Java-based Application Delivers Risk Information at BankBoston

AUTHOR: O'Brien, Jeanne

SOURCE: Bank Systems & Technology, v35 n6 p60(1) Jun 1998

ISSN: 1045-9472

HOME PAGE: <http://www.banktech.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Context Integration's TRMSWeb is a component-based, object-oriented system used by BankBoston to provide access to its global intranet. The **system** uses three-tier architecture with a Sun Web Server supporting HTTP and CORBA application servers. The use of CORBA enables Context Integration to isolate various components of the bank's proprietary TRMS (Treasury Risk

Management System) and replace them as needed, either with other CORBA components or even different technology. This speeds the response time of the banks' intranet. It also means that the bank does not have to replace all of its older legacy technology at once. TRMSWeb relies extensively on World Wide Web and Java code. This makes central management easier. Java was used for the GUI layer. CORBA middleware from IONA Technologies interfaces between the front and back ends. Back-end services in the system include historical databases, applications, and TIBCO Software's TIB middleware. TIB is the messaging layer that enables the bank to provide real-time data feeds from financial news services like Reuters, Telerate, and Knight-Ridder. The desktop systems use Java-based applets that download to the client and execute there. The applets interact with CORBA objects running on the Web server. This reduced the amount of new code that need to be developed.

COMPANY NAME: Context Integration (650013)

SPECIAL FEATURE: Charts

DESCRIPTORS: Banks; Intranets; Financial Institutions; Risk Analysis; Sun;
Object Oriented Languages; Internet Utilities ; Investment Analysis;
Public Networks

REVISION DATE: 19981030

?

File 348:European Patent 1978-2000/Jul W01
(c) 2000 European Patent Office
File 349:PCT Fulltext 1983-2000/UB=, UT=20000713
(c) 2000 WIPO/MicroPatent

| Set | Items | Description |
|-----|-------|---|
| S1 | 364 | (COMMODIT? OR ELECTRICITY? OR ELECTRICAL? OR BANDWIDTH? OR WATER? OR GAS OR UTILITIES) AND (TIER?(N4)SYSTEM? OR TIER?(N4-PRIC?) |
| S2 | 20 | S1(N15) (SALE? OR BID? ? OR AUCTION? OR SELLING? OR SALE? - OR PURCHASE? OR BUY? OR ACQUIR?) |
| S3 | 2865 | INSURANC? OR FINANC?(N2)INSTRUMENT? OR HEDGE(N2)CONTRACT? - OR PRICE?(N2)PROTECTION? OR PRICE(N2)INSURANCE? OR GAP?(N2)INSURANCE? OR LOSS?(N2)PROTECTION? OR RISK?(N2)MANAGE? |
| S4 | 337 | (RISK?) (N4) (COEFFICIENT? OR CO()EFFICIENT? OR PURCHASE? OR BUY? OR ACQUIR?) |
| S5 | 4 | S2 AND (S3 OR S4) |
| S6 | 2 | S1 (S) (S3 OR S4) |
| S7 | 0 | S1 (S) (S3 AND S4) |
| S8 | 0 | S2 AND S3 AND S4 |
| S9 | 1 | (COMMODIT?) (N20) (TIER?(N3)PRICE? OR TIER?(N3)SYSTEM?) |
| S10 | 0 | S9 AND (S3 OR S4) |
| S11 | 23 | S1 AND S3 |
| S12 | 1 | S1 AND S4 |
| S13 | 14 | S11 NOT WATER? |
| S14 | 9 | (TIER?(N2)SYSTEM? OR TIER?(N3)PRICE?) (N15) (SALE? OR BID? ? OR AUCTION? OR SELLING? OR PURCHAS? OR BUY? OR ACQUIR?) |
| S15 | 2 | S14 AND S3 |
| ? | | |

00708114

METHOD AND APPARATUS FOR AUCTIONS WITH AUTOMATIC MATCHING
PROCEDE ET APPAREIL DE VENTE AUX ENCHERES AVEC MISE EN CORRESPONDANCE
AUTOMATIQUE

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ISAAC Jeffrey; Address - ISAAC, Jeffrey , 105 Windsor Circle, Washington
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Patent and Priority Information (Country, Number, Date):

Patent: (WO 200021013) WO 0021013 A1 20000413

Application: WO 99US23260 19991006 (PCT/WO US9923260)

Priority Application: US 98103276 19981006

Designated States: AL; AM; AT; AU; AZ; BA; BB; BG; BR; BY; CA; CH; CN; CU;
CZ; DE; DK; EE; ES; FI; GB; GD; GE; GH; GM; HR; HU; ID; IL; IN; IS; JP;
KE; KG; KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MD; MG; MK; MN; MW; MX;
NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; SK; SL; TJ; TM; TR; TT; UA; UG;
UZ; VN; YU; ZW; GH; GM; KE; LS; MW; SD; SL; SZ; TZ; UG; ZW; AM; AZ; BY;
KG; KZ; MD; RU; TJ; TM; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE;
IT; LU; MC; NL; PT; SE; BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE;
SN; TD; TG

Main International Patent Class: G06F-017/60;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 20318

English Abstract

The present invention comprises an electronic trading system referred to as ETS (100). ETS allows traders to conduct commercial transactions with each other. ETS allows its traders to trade on an expandable and unlimited number of interconnected exchanges. Each trader enters his own orders on an exchange. ETS also allows its traders to create an expandable and unlimited number of accounts by which each trader organizes and controls the orders he has entered. The major types of orders a trader can enter are : bid, ask, correlated, negatively correlated and arbitrage. For each order a trader submits to ETS, the trader can select among the following four types of negotiation strategies: displayed, hidden, now-or-never and periodic. This four-tiered approach allows traders to pursue simultaneous automated negotiations.

French Abstract

La presente invention concerne un systeme de commerce electronique, ci-apres denomme ETS (100). Le systeme ETS permet aux negociateurs d'effectuer des transactions commerciales entre eux. Le systeme ETS permet a ces negociateurs de realiser des transactions sur un nombre illimite et croissant de bourses interconnectees. Chaque negociateur passe ses propres ordres sur une place boursiere. Le systeme ETS permet egalement aux negociateurs de creer un nombre illimite et croissant de comptes grace auxquels le negociateur organise et controle les ordres qu'il a passes. Generalement, un negociateur passe des ordres du type: offre d'achat, ordre de vente, correlation, anticorrelation et arbitrage. Pour chaque ordre soumis par un negociateur au systeme ETS, le negociateur peut faire son choix parmi les quatre types de strategies de negociation suivants: offre publique, offre secrete, offre du type ;le;now ornever;ge; et offre periodique. Cette approche en quatre volets

permet aux negociateurs de conduire des negociations automatisees de maniere simultanee.

13/3,K/1 (Item 1 from file: 348)
DIALOG(R) File 348:European Patents
(c) 2000 European Patent Office. All rts. reserv.

01091973

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

Automated teller machine

Bankautomat

Machine bancaire

PATENT ASSIGNEE:

NCR INTERNATIONAL INC., (1449480), 1700 South Patterson Boulevard,
Dayton, Ohio 45479, (US), (Applicant designated States: all)

INVENTOR:

Taylor, Michael, 21 Canisp Crescent, Dundee, Scotland DD2 4TP, (GB)

LEGAL REPRESENTATIVE:

Cleary, Fidelma et al (85871), International IP Department NCR Limited
206 Marylebone Road, London NW1 6LY, (GB)

PATENT (CC, No, Kind, Date): EP 959438 A2 991124 (Basic)

APPLICATION (CC, No, Date): EP 99303475 990504;

PRIORITY (CC, No, Date): GB 9811071 980523

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07D-011/00

ABSTRACT WORD COUNT: 175

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A | (English) | 9947 | 317 |
| SPEC A | (English) | 9947 | 1817 |
| Total word count - document A | | | 2134 |
| Total word count - document B | | | 0 |
| Total word count - documents A + B | | | 2134 |

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

...ABSTRACT currency dispenser (30) and a depository (32) for the deposit of currency, cheques or other **financial instruments** .
The secure enclosure (25) encloses an input data port (24a), a hub (26) in data...

...with many other hubs (15,16) to a host data processor (10) through a bus **system** configured in a **tiered** star arrangement.

...SPECIFICATION an automated teller machine including a secure enclosure within which a plurality of teller machine **utilities** are disposed. Such **utilities** may comprise a currency dispenser and a depository for the deposit of currency, cheques or other **financial instruments** .

It is necessary for an automated teller machine to be secured against unauthorised access which could result in the fraudulent operation of the **utilities** which form part of the teller machine. Nevertheless it is necessary for the teller machine...

...known to utilise a serial data bus for communication from a host processor to the **utilities** of the teller machine. The **utilities** are connected to the data bus in a serial "daisy chain" fashion so that the **utilities** are addressable through the serial bus linking the **utilities** . The communications with the individual **utilities** are encrypted in an attempt to combat the unauthorised interception of communications between the host...

...the hub controller allow a level of security which enables the identity of the protected **utilities** to be hidden from unauthorised

communication.

The invention will now be described further, by way...
...packets to the appropriate downstream port of the hub so as to pass through the tiers of the bus system to reach the required peripheral device.

In Figure 2, the hub 26 of the autoteller...

13/3,K/2 (Item 2 from file: 348)

DIALOG(R) File 348:European Patents

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00993528

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

Geographic redundancy protection method and apparatus for a communications network

Geographische Redundanzschutzmethode und -vorrichtung für ein Kommunikationsnetzwerk

Methode et appareil de protection par redondance géographique pour un réseau de telecommunication

PATENT ASSIGNEE:

Lucent Technologies Network Systems UK Limited, (2402380), Swindon Road, Malmesbury, Wiltshire SN16 9NA, (GB), (applicant designated states:

AT;BE;CH;CY;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

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LEGAL REPRESENTATIVE:

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Ltd, 5 Mornington Road, Woodford Green Essex, IG8 0TU, (GB)

PATENT (CC, No, Kind, Date): EP 898399 A2 990224 (Basic)

APPLICATION (CC, No, Date): EP 98306194 980804;

PRIORITY (CC, No, Date): GB 9717030 970812

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: H04L-012/24;

ABSTRACT WORD COUNT: 67

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A | (English) | 9907 | 854 |
| SPEC A | (English) | 9907 | 6646 |
| Total word count - document A | | | 7500 |
| Total word count - document B | | | 0 |
| Total word count - documents A + B | | | 7500 |

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

...ABSTRACT method and apparatus for providing back-up management of a network element in a multi-tiered network management system. Network elements have a primary element manager responsible for managing communications with that network element...

...SPECIFICATION the network. Also, the secondary managers can be geographically remote from the primary managers, providing insurance against network failure in the event of failure events that effect entire geographic areas, such...primary and secondary ITM-SCs and, therefore, the link therebetween may be of a low bandwidth and, in fact, may comprise a data path which already exists for other purposes unrelated...

13/3,K/3 (Item 1 from file: 349)

00725201

AUTOMATED PRICE IMPROVEMENT PROTOCOL PROCESSOR

**PROCESSEUR POUR PROTOCOLE D'AMELIORATION AUTOMATISEE DE LA FIXATION DES
PRIX**

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PAUL Bijoy; Address - PAUL, Bijoy , 2400 Fountain View, Apartment 214,
Houston, TX 77057 , US

Patent and Priority Information (Country, Number, Date):

Patent: (WO 200038093) WO 0038093 A1 20000629

Application: WO 99US26154 19991105 (PCT/WO US9926154)

Priority Application: US 98216464 19981218

Designated States: AE; AL; AU; AZ; BA; BB; BG; BR; CA; CN; CU; CZ; EE; GD;
GE; HR; HU; ID; IL; IN; IS; JP; KP; KR; KZ; LC; LK; LR; LS; LT; LV; MG;
MK; MN; MX; NO; NZ; PL; RO; SG; SI; SK; TR; TT; UA; UZ; VN; YU; ZA; GH;
GM; KE; LS; MW; SD; SL; SZ; TZ; UG; ZW; AM; AZ; BY; KG; KZ; MD; RU; TJ;
TM; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT;
SE; BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE; SN; TD; TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 15408

Fulltext Availability:

Detailed Description

Claims

Detailed Discription

... processing apparatus and method for the managed trading of select
classes of assets including securities, **financial instruments** ,
commodities , and their derivatives in accordance with specific protocols
in an auction format with controlled sequences of auction events. The
inventive system is presented in the context of selected fixed income
financial instruments auction for fairly and quickly transacting
bid-offer trading, while providing for distribution of trading livestock,
commodities contracts, futures contracts on a variety of items
and-particularly germane to the preferred embodiment...
...fundamental tenet that the principles may be applied to other types of
assets, including securities, **financial instruments** , **commodities** ,
and their derivatives without departing from the inventive concepts.

New Treasury securities are auctioned by...have been many past efforts to
incorporate computers into trading support for select assets and
financial instruments , including automating the auction process
through systems that control auction protocols.

Indeed, almost all trading...at the best Bid-Offer. All rules of
Bid-Offer State apply to each individual **price** stack or **tier** under
this arrangement. Priority is retained only in the top **tier** and by the
best **price** , first bidder/offeree. If an Aggressor acts on only one
level, then Workup or Workdown...

...shown) that may not disclose all prices and sizes to all Participants.
In this case, **system** logic controls the secondary **tiers** and buy and
sell allocations.

QUAD 7

100.01 2 100.02 15

Cust Bid...orders received during Exclusive Time are ranked and matched
to provide the greatest amount of **price** **protection** to the **price**

improvement Aggressor. Because of multi-levels of Bids and Offers, the first best bidder/offerer...

Claim

... said trading information.

100. The trading system of claim 90, wherein said item is a **financial instrument**.

101. The trading system of ...financial product.

104. The trading system of claim 90, wherein said item is a **physical commodity**.

105. The trading system of claim 90, wherein said item is selected from the group consisting of art, automobiles, **electricity**, pollution rights, carbon dioxide, and wine.

106. The trading system of claim 1, wherein said item is a **financial instrument**.

107. The trading system of claim 1, wherein said item is a futures contract.

108...

13/3,K/4 (Item 2 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00720352

CLIENT SERVER SYSTEM WITH THIN CLIENT ARCHITECTURE
SYSTEME CLIENT-SERVEUR A ARCHITECTURE DE CLIENTINIMALE

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Inventor(s):

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ARNAIZ Gilberto; Address - ARNAIZ, Gilberto , 529 Shoal Circle, Redwood City, CA 94065 , US

COKER John L; Address - COKER, John, L. , 723 Chateau Drive, Hillsborough, CA 94010 , US

HAHN Samuel; Address - HAHN, Samuel , 12225 Saraglen Drive, Saratoga, CA 95070 , US

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ROTHWEIN Thomas M; Address - ROTHWEIN, Thomas, M. , 314 Ballymore Circle, San Jose, CA 95136 , US

SCHWARTZ David C; Address - SCHWARTZ, David, C. , 2030 Vallejo, & 701, San Francisco, CA 94123 , US

Patent and Priority Information (Country, Number, Date):

Patent: (WO 200033217) WO 0033217 A1 20000608

Application: WO 99US28414 19991130 (PCT/WO US9928414)

Priority Application: US 98110191 19981130

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Fulltext Availability:

Detailed Description

Detailed Discription

... marketing applications, and customerservice applications. The vertical applications are industry specific applications, such as finance, **insurance**, consumer goods, pharmaceuticals, and communications applications. The internet applications 5.

include self-service applications, e...horizontal applications, 17a, include sale, marketing, and customer service. Exemplary vertical applications, 17b, include finance, **insurance**, consumer goods, pharmaceuticals, and ...The TCW and JTC are designed to operate within an enterprise intranet of reasonable high-**bandwidth** network. The **bandwidth** dependence rests primarily on the user's performance requirements. In some embodiments, at least a 128 KB network **bandwidth** (e.g., ISDN line) should be used to operate the TCW or JTC applications. This...

...Connected 16.

client. Note that whenever a large amount of data is transferred over a **bandwidth** limited network, one may observe degraded performance of the TCW or JTC applications.

Since embodiments...embodiment, TCW and JTC may be deployed over at least a WAN with 128KB network **bandwidth**.

A conventional Connected Client makes SQL calls to the database server while TCW and JTC...Server to synchronize database and file changes quickly with the central database server and file **system**.

+ Custom clients. The middle **tier** Siebel Object Manager that supports the Siebel Thin Client may also provide industry-standard COM...the best possible performance and scalability from each database, as well as to reduce network **bandwidth** consumption and round trips. The Data Manager uses each vendor's native interface and specific...account the requirements of a broad range of industries including consumer packaged goods, financial services, **insurance**, electronics, telecommunications, and high technology.

* To develop a superior strategy for integration with other corporate...others. An asset may be a personal or corporate account (such as financial accounts or **insurance** policies).

* Sales documents. Entities in the area of sales documents include:

- Quotes for an account...and the Siebel Database Server. This ensures enhanced response time for all clients across low **bandwidth**, high latency channels.

34.

* High throughput interfaces. Siebel EIM enables the transfer of very large...ensures that the absolute minimum of data is transmitted between client and server, minimizes network **bandwidth** requirements and transmission times, and allows efficient update processing for applying the changes.

Competing synchronization...

...being transmitted between the client and server and a corresponding increase in transmission time and **bandwidth** consumption. When applying record-level changes to a database, a user cannot update existing records ...or new versions of the Siebel software, customer configuration, or any third party applications or **utilities**. Upgrade kits are retrieved automatically during synchronization and applied using the Upgrade Wizard, fully automating...

00708114

METHOD AND APPARATUS FOR AUCTIONS WITH AUTOMATIC MATCHING
PROCEDE ET APPAREIL DE VENTE AUX ENCHERES AVEC MISE EN CORRESPONDANCE
AUTOMATIQUE

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Patent and Priority Information (Country, Number, Date):

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Priority Application: US 98103276 19981006

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CZ; DE; DK; EE; ES; FI; GB; GD; GE; GH; GM; HR; HU; ID; IL; IN; IS; JP;
KE; KG; KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MD; MG; MK; MN; MW; MX;
NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; SK; SL; TJ; TM; TR; TT; UA; UG;
UZ; VN; YU; ZW; GH; GM; KE; LS; MW; SD; SL; SZ; TZ; UG; ZW; AM; AZ; BY;
KG; KZ; MD; RU; TJ; TM; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE;
IT; LU; MC; NL; PT; SE; BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE;
SN; TD; TG

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Detailed Description

Detailed Discription

... number of exchanges may be created for fungible items (including, for example, stocks, bonds, currencies, **commodities** , futures, sports bets, telecommunications, and energy), nearly fungible items (including, for example, loans, various categories...have otherwise not taken place.

The matching system is also enhanced by the ETS four **tiered** order creation **system** , in that the negotiation process is effectively automated. A trader can define a negotiation strategy...for sales, as follows: per invoice (\$), per shipment shipping fee (\$), per unit shipping fee and **insurance** (%).

Receiving and shipping fees are "charged" for each shipment. Note that for aggregated trades requiring...less competitive (i.e.

permute) with changing inventory levels caused by trades executed on the **system** .

(ii) **Tiers** for determining when each modifier is to be applied are defined.

(iii) For each tier...assessed at the hourly rate. Traders have the option to redefine time intervals and add **tiers** (hours, days).

Price format options vary by exchange, for example:

i) Certified Coin Exchange: Specify by whole dollar...

00676390

**PROPOSAL BASED ARCHITECTURE SYSTEM
SYSTEME D'ARCHITECTURE BASE SUR LES PROPOSITIONS**

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Patent and Priority Information (Country, Number, Date):

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KE; KG; KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MD; MG; MK; MN; MW; MX;
NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; SK; SL; TJ; TM; TR; TT; UA; UG;
UZ; VN; YU; ZW; GH; GM; KE; LS; MW; SD; SL; SZ; UG; ZW; AM; AZ; BY; KG;
KZ; MD; RU; TJ; TM; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT;
LU; MC; NL; PT; SE; BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE; SN;
TD; TG

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Fulltext Word Count: 18620

Fulltext Availability:

Detailed Description

Detailed Description

... on the client (fat client) 1001 or the server (thin client) 1002. In a three-tier system , it would probably occupy the middle tier 1005. In a monolithic system 1003, it would sit between user and data on the mainframe. It is a great...Judo;Judo;]] [Education 11234; Loyola U; 9Q70; 6Q7 1; [Coursel 1234; Loyola U; Eng r; Electrical Engineering;]] [WorkHistory11234;Tymshare;9Q71;8Q76; [JobTitle11234;Tymshare;Application Consultantj [JobTitle11234;Tymshare;TASC Salesj [JobTitlej 1...on whether: a) parking spaces are being reassigned, b) the employee has died, or c) insurance renewal notices are about to be sent out.

To implement optimistic techniques, the invention defines...

13/3,K/7 (Item 5 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00642856

**DISTRIBUTED ARCHITECTURE UTILITY
PROGRAMME UTILITAIRE A ARCHITECTURE REPARTIE**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 9926177 A1 19990527

Application: WO 98US24262 19981113 (PCT/WO US9824262)

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HU; ID; IL; IS; JP; KP; KR; LC; LK; LR; LT; LV; MG; MK; MN; MX; NO; NZ;
PL; RO; SG; SI; SK; SL; TR; TT; UA; UZ; VN; YU; GH; GM; KE; LS; MW; SD;
SZ; UG; ZW; AM; AZ; BY; KG; KZ; MD; RU; TJ; TM; AT; BE; CH; CY; DE; DK;

ES; FI; FR; GB; GR; IL; IT; LU; MC; NL; PT; SE; BF; BJ; CF; CG; CI; CM;
GA; GN; GW; ML; MR; NE; SN; TD; TG

Publication Language: English

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Fulltext Word Count: 8639

Fulltext Availability:

Detailed Description

Detailed Discription

... growth of individual products and the associated software in product management has created a second tier of system management issues.

In financial services, a provider may offer several dozen different products or accounts...operated upon independently of the application, and optionally (f) time stamping and/or (g) conversion utilities .

In one preferred embodiment the present invention concerns a database and a system for the...

...e.g., the central assets account described above), various transaction services (e.g., stock trading, commodities trading, wire fund transfers), various products (e.g., money markets, mutual funds), and often access...custodian); an internal entity or division of the FSP (e.g., a foreign branch, a commodities branch); a prime or principal transactions broker; an executing broker; a broker-dealer; and the...in order to open and maintain an Individual Retirement Account, or trade in stock or commodity options or futures contracts. An existing library of stored documents, forms, and the like can...

...a summary of the client's holdings (which may be subdivided into different types of financial instruments), and all related CCIDs ... contemplates a product master database (PMD). This database includes information about all "products", securities and financial instruments , that an entity buys or sells, or which a broker (or brokerage) or institution underwrites...

13/3,K/8 (Item 6 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00639150

METHOD AND SYSTEM FOR CONSOLIDATING AND DISTRIBUTING INFORMATION

PROCEDE ET SYSTEME DE CONSOLIDATION ET DE REPARTITION DES INFORMATIONS

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Patent and Priority Information (Country, Number, Date):

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Priority Application: US 97960755 19971029

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ID; IL; IS; JP; KP; LC; LK; LR; LT; LV; MG; MK; MN; MX; NO; NZ; PL; RO;

SG; SI; SK; SL; TR; TT; UA; UZ; VN; YU; GH; GM; KE; LS; SD; SZ; UG;

ZW; AM; AZ; BY; KG; KZ; MD; RU; TJ; TM; AT; BE; CH; CY; DE; DK; ES; FI;

FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; BF; BJ; CF; CG; CI; CM; GA; GN;

GW; ML; MR; NE; SN; TD; TG

Publication Language: English

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Fulltext Word Count: 18360

Fulltext Availability:

Detailed Description

Claims

English Abstract

...system can therefore be automatically updated. An individual information device stores a service recipient's **insurance** information, an emergency records and critical health care histories. This information is accessed by the...

...system to perform health care functions. Unrestricted system- wide, or restricted local uses are supported. **Insurance** coverage for services and treatments can be determined and the information transmitted directly from the...

Detailed Discription

... accurate record maintenance, access to information, and communication among various organizations and agencies.

Pritchard, Medical **Insurance** Verification and Processing System, U.S. Pat. No. 4,491,725 (1 January 1985) discloses a system for verifying and determining a patient's background medical and **insurance** coverage. However, Pritchard does not integrate other essential participants in the modem health care system...

...care program. Such users include the patient, health care provider, bank or other financial institution, **insurance** company, utilization reviewer and employer. However, the Cummings system is not designed for use by... individual's local records to those stored remotely, such as on the computer systems of **insurance** companies, health care service providers, health plan sponsors, medical researchers, and service support. A complete...

...scientific literature and bibliographic information, institutional databases and registries, researchers, and records of family members. **Insurance** coverage for services and treatments can be determined and the information transmitted directly from the...

...individual service recipient is provided an individual information device that stores the service recipient's **insurance** information, as well as emergency records and critical health care histories. In the preferred embodiment...can also calculate the costs of the services, as well as the amount of available **insurance** coverage.

The invention can be used to generate billing information and to electronically transfer funds from sources such as **insurance** carriers, bank accounts, and credit card accounts.

Each **Insurance** carrier can be electronically billed for the amount charged to that carrier. The **Insurance** carrier can then pay the bill by electronically transferring funds to the service provider's...

...at a specified payment interval. Payment histories can be also be electronically transferred from the **Insurance** carrier to the service provider on the network. The charges to the service recipient can... individual's local records to those stored remotely, such as on the computer systems of **insurance** companies, health care service providers, health plan sponsors, medical researchers, and service support. A complete...

...scientific literature and bibliographic information, institutional databases and registries, researchers, and records of family members.

Insurance coverage for services and treatments can be determined and the information transmitted directly from the...

...can also calculate the costs of the services, as well as the amount of available **insurance** coverage.

The invention can be used to generate billing information and to electronically transfer funds from sources such as **insurance** carriers,

THREE TIER FINANCIAL TRANSACTION SYSTEM WITH CACHE MEMORY
SYSTEME DE TRANSACTIONS FINANCIERES EN TROIS VOLETS A ANTEMEMOIRE

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CZ; DE; DK; EE; ES; FI; GB; GE; GH; GM; GW; HU; ID; IL; IS; JP; KE; KG;

KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MD; MG; MK; MN; MW; MX; NO; NZ;

PL; PT; RO; RU; SD; SE; SG; SI; SK; SL; TJ; TM; TR; TT; UA; UG; UZ; VN;

YU; ZW; GH; GM; KE; LS; MW; SD; SZ; UG; ZW; AM; AZ; BY; KG; KZ; MD; RU;

TJ; TM; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL;

PT; SE; BF; BJ; CF; CG; CI; CM; GA; GN; ML; MR; NE; SN; TD; TG

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Fulltext Word Count: 9246

THREE TIER FINANCIAL TRANSACTION SYSTEM WITH CACHE MEMORY

Fulltext Availability:

Detailed Description

English Abstract

A three **tier** financial transaction **system** having a local data memory is disclosed. The three **tier system** includes a client interface (12), and application service (14), a host interface (20), and a...

Detailed Discription

THREE TIER FINANCIAL TRANSACTION SYSTEM

WITH CACHE MEMORY

Field of the Invention

This invention relates to customer access to records...

...front-end processors for automated teller machines, or other machines which read checks or other **financial instruments** to convert data to a form compatible with the database management system.

To permit users...client program executing on a user's computer is also a component of the three-**tier system**. Interposed between the database interface and client interface is a business logic component. The business...

...able to provide responses quickly enough to support real time customer interaction. Most known three-**tier systems**, as a result, either store user commands'for batch processing at a later time or...user may make financial decisions based on erroneous information.

What is needed is a three **tier system** that provides bank customers access to a legacy database over an open network without requiring storage of customer transaction commands for batch processing. What is needed is a three **tier system** that supports real time execution of customer transaction commands that require data from more than...58 and customer service computers 52 may use a communication program which replaces the communication **utilities** in the various types of operating systems used in system 62. One form of such...

13/3,K/10 (Item 8 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00619845

THERAPEUTIC BEHAVIOR MODIFICATION PROGRAM, COMPLIANCE MONITORING AND

FEEDBACK SYSTEM

PROGRAMME THERAPEUTIQUE VISANT A MODIFIER DES COMPORTEMENTS, SYSTEME DE
SURVEILLANCE D'ADHESION AU PROGRAMME AVEC RETOUR D'INFORMATIONS

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Patent and Priority Information (Country, Number, Date):

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CZ; DE; DK; EE; ES; FI; GB; GE; GH; GM; HR; HU; ID; IL; IS; JP; KE; KG;

KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MD; MG; MK; MN; MW; MX; NO; NZ;

PL; PT; RO; RU; SD; SE; SG; SI; SK; SL; TJ; TM; TR; TT; UA; UG; US; UZ;

VN; YU; ZW; GH; GM; KE; LS; MW; SD; SZ; UG; ZW; AM; AZ; BY; KG; KZ; MD;

RU; TJ; TM; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC;

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Fulltext Word Count: 14507

Fulltext Availability:

Detailed Description

Detailed Discription

... system allowed for aggregate reviews of such information by health plan payors, such as HMOs, **insurance** companies, and large self-insured employers, for the purpose of enhancing the efficiency of managed ...the performance of aggregate reviews of such records by health plan payors, such as HMOs, **insurance** companies, and large self-insured employers; and motivates the patient to comply with the program...10, physician 12, case advisor 14, and health plan payor 16 (such as an HMO, **insurance** company or self-insured employer), all provide input to and/or receive output from the...user has access to the appropriate software and hardware, and has a connection of sufficient **bandwidth** to the server, the multimedia presentation may be streamed to him or her over the... input capture board, and an ISDN line. The technical specification may change as technology affecting **bandwidth** and/or data compression changes.

As shown in FIG. 47, the video conferencing feature may...

...used to conduct the video conference.

I A health plan payor, such as an HMO, **insurance** company, or self insured employer, may also access the system. Information that is released by...security for patients, physicians/case advisors, and health plan payors is assured by a two tier (user id and password) **system** . An example of such log-on screen is shown in FIG. 36.

Furthermore, a "cookie...

13/3,K/11 (Item 9 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00612879

SYSTEM AND METHOD FOR PROCESSING MULTIPLE FINANCIAL APPLICATIONS USING A

THREE-TIER VALUE NETWORK

SYSTEME ET PROCEDE DE TRAITEMENT D'APPLICATIONS FINANCIERES MULTIPLES AU MOYEN D'UN RESEAU DES VALEURS A TROIS TIERS

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Patent and Priority Information (Country, Number, Date):

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Priority Application: US 9749783 19970616

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KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MD; MG; MK; MN; MW; MX; NO; NZ;

PL; PT; RO; RU; SD; SE; SG; SI; SK; SL; TJ; TM; TR; TT; UA; UG; UZ; VN;

YU; ZW; GH; GM; KE; LS; MW; SD; SZ; UG; ZW; AM; AZ; BY; KG; KZ; MD; RU;

TJ; TM; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL;

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Detailed Description

Claims

English Abstract

A three-tier , client-server **system** and method provides improved financial services over a network and processes financial transactions among many...

...data center operations can be accessed by, and communicates through, an enterprise network backbone. The **system** also includes middle-tier application servers which are also accessed by, and communicate with the enterprise network backbone. Application...

Detailed Discription

... information. The financial services industry includes banks, thrifts, credit unions, financial services providers, securities firms, **insurance** companies, brokerage houses, and other financial institutions. The financial services industry has traditionally been divided into three distinct segments: banking, securities brokerage, and **insurance** . Financial applications include any application of software or hardware to prepare, process, implement, or transmit...traditional financial services offerings to consumers (e. g., mutual funds sales by banks, loans by **insurance** companies and deposit services by brokerage houses).

Consumers are also demanding more and different financial...restrictions and have difficulty adding new financial services to their existing mainframe or LAN legacy **systems** . Tier 1 banks have assets in excess of \$1 billion. Smaller tier 2 and 3 banks...customer contact, wherever the point of contact. Still, if financial institutions-banks, brokerage houses, and **insurance** companies-were able to access all of a customer's financial information, these institutions could...

...banking, brokeraging, clearance, analytics, and additional ftinctions. It would be especially advantageous if such a **system** could use a multiple-tier , open program applications software and hardware architecture that enables access to and delivery of multiple...

Claim

... as if tthe GEFS system were a financial utility. Thus, much as an electric or **gas** utility makes services available universally and allows users to draw on the utility's resources...the GEFS system are designed to be highly extensible for purposes of network breadth and **bandwidth** The GEFS system is compatible. The GEFS system consolidates business and

00543024

GLOBAL FINANCIAL SERVICES INTEGRATION SYSTEM AND PROCESS
PROCEDE ET SYSTEME D'INTEGRATION DE SERVICES FINANCIERS MONDIAUX

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Patent and Priority Information (Country, Number, Date):

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Priority Application: US 9618195 19960523

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CZ; DE; DK; EE; ES; FI; GB; GE; HU; IL; IS; JP; KE; KG; KP; KR; KZ; LC;
LK; LR; LS; LT; LU; LV; MD; MG; MK; MN; MW; MX; NO; NZ; PL; PT; RO; RU;
SD; SE; SG; SI; SK; TJ; TM; TR; TT; UA; UG; US; UZ; VN; GH; KE; LS; MW;
SD; SZ; UG; AM; AZ; BY; KG; KZ; MD; RU; TJ; TM; AT; BE; CH; DE; DK; ES;
FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; BF; BJ; CF; CG; CI; CM; GA;
GN; ML; MR; NE; SN; TD; TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 13884

Fulltext Availability:

Detailed Description

Claims

Detailed Discription

... databases. The system includes standardized messaging infrastructure for efficient processing of all transactions between different **systems** using high performance multi-tier parallel message routing. The system has the ability to manage both asynchronus and synchronous ...global communications network such that the integration facility of the global communications network is in **electrical** communication with the financial institution branch systems. The branch systems may further include a branch...to initiate and complete any financial transaction including buying and selling of stocks and other **financial instruments** , obtaining loans, and transferring and debiting accounts. CATS generally operate on proprietary and shared ATM...the GIF is set out in Figure 8. As depicted, the GIF 10 is in **electrical** communication with service providers 30. The GIF 10 is also in **electrical** communication with financial institution branch systems 22. With the aid of a branch server 21...is set out in Figure 10.

As shown, the public network 111 includes voice recognition utilities (VRU) and automatic call director (ACD). The VRU includes any utility known to one skilled...transactions involving a host of security concerns. As shown, a terminal device 150 is in **electrical** communication with a POS server 160 via a private network 180. owned by the server...

...cards have become so popular so as to arise at such varied locations as the **gas** station pump and the law firm.

As depicted, the terminal device 150 comprises a card...

...is swiped across a magnetic strip reader 157. The magnetic strip reader 157 is in **electrical** communication with the software application 152 so as to facilitate software reading of information carried...extra level of protection against unauthorized uses and communications.

The terminal device is in direct **electrical** communication by lines 158 and 159 to a private network 180 and a public network 190 as depicted. Both networks are in direct **electrical** communication with a POS server 160. The POS server then provides communication with the GIF...

...and services provided thereby are depicted in Figure 13. As depicted, terminal 160 is in **electrical** communication with numerous networks before communicating with the GIF 10. A first terminal 161 may...

Claim

... network such that the integration 6 facility of the global communications network is in 7 **electrical** communication with the financial institution 8 branch systems.

1 10. The global communications network of...

13/3,K/13 (Item 11 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00521194

SYSTEM AND METHOD FOR PERFORMING ON-LINE REVIEWS AND APPROVALS OF CREDIT AND LIABILITY APPLICATIONS

SYSTEME ET PROCEDE PERMETTANT DE REVOIR ET D'APPROUVER EN DIRECT DES APPLICATIONS RELATIVES AUX CREDITS ET AUX DETTES

Patent Applicant/Assignee:

CITIBANK NA

Inventor(s):

WALKER Darcy

SUSSMAN Lawrence J

MAYR Mona

DEAN Charles G Jr

SEIB Dennis

MUSCI Richard

Patent and Priority Information (Country, Number, Date):

Patent: WO 9722073 A1 19970619

Application: WO 96US19228 19961212 (PCT/WO US9619228)

Priority Application: US 958538 19951212; US 96758770 19961203

Designated States: AL; AM; AT; AU; AZ; BB; BG; BR; BY; CA; CH; CN; CZ; DE;

DK; EE; ES; FI; GB; GE; HU; IL; IS; JP; KP; KR; KZ; LK; LR; LS; LT; LU;

LV; MD; MG; MK; MN; MW; MX; NO; NZ; PL; PT; RO; RU; SD; SE; SG; TJ; TM;

TR; TT; UA; UG; UZ; VN; KE; LS; MW; SD; SZ; UG; AM; AZ; BY; KG; KZ; MD;

RU; TJ; TM; AT; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE;

BF; BJ; CF; CG; CI; CM; GA; GN; ML; MR; TD; TG

Publication Language: English

Fulltext Word Count: 10844

Fulltext Availability:

Detailed Description

English Abstract

...but has not requested. The LBR (12) can then offer a package of products, enhancements (**tier pricing**) and services to the applicant rather than simply the one requested. For those applicants (10...

Detailed Discription

... requirements; (3) provide a liability screen (demand deposit screen) for the financial institution; (4) provide **pricing** by **tier** for specified products; (5) provide an interface to ...was discarded, and along with the discarded application went the LBR's time -- a value **commodity** in today's competitive environment. As a result of the present invention, any LBR can...

...enormous amount of time and paperwork.

Another advantageous implementation of the present invention, is relationship **pricing** by **tier**. Relationship **pricing** by **tier** provides a new or existing customer requesting credit with the least expensive loan rate based...the system and method of the present invention.

FIG 18 shows an applicant product and **insurance** information screen used with the system and method of the present invention.

FIG 19 shows...processing, whereas back office requests (block 44) require identification verification in a different manner.

RELATIONSHIP **PRICING** BY **TIER**

Via on-line real-time integration of the many systems (block 52) involved in the...rate (e.g., indexed rates, such as prime rate plus margin) priced loan types. Relationship **pricing** by **tier** provides the loan applicant 10, i.e., in this case, a new or existing customer...CCH priority table (shown in FIG 39). During back office review, screens showing product and **insurance** information (PII) (FIG 18) and income information i INC) (FIG 20) may be accessed by...

13/3,K/14 (Item 12 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00437988

CONSIGNMENT NODES

NoeUD DE CONSIGNATION DE MARCHANDISES

Patent Applicant/Assignee:

FLEANET INC

Inventor(s):

WOOLSTON Thomas G

Patent and Priority Information (Country, Number, Date):

Patent: WO 9634356 A1 19961031

Application: WO 96US6205 19960426 (PCT/WO US9606205)

Priority Application: US 95427820 19950426; US 95554704 19951107

Designated States: CA; RU; AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE

Publication Language: English

Fulltext Word Count: 12518

Fulltext Availability:

Detailed Description

Detailed Discription

... establish a computer means to double tier a computerized market for goods, where the first **tier** is a retail **price** and the second **tier** is wholesale or dealer to dealer price and an authorized dealer has pre approved access...by the consignment node driver through the said special protocol. This method greatly reduces the **bandwidth** necessary for a consignment node to support the generation of exciting auctioneers calls at a...well known remote processing and data transfer techniques such as

the logon and FTP UNIX utilities to make changes to the aforesaid virtual advertising space on a consignment node.

Figure 11...Other retail participants 902 may receive the wholesale price. It is understood that this two-tiered pricing scheme may be used to network retail store owners to provide additional incentives for the...electronic market place for the long term.

It is understood that a bond and /or insurance requirements may be required for the posting terminal user and /or the long term storage...

15/3,K/1 (Item 1 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2000 WIPO/MicroPatent. All rts. reserv.

00725201

AUTOMATED PRICE IMPROVEMENT PROTOCOL PROCESSOR
PROCESSEUR POUR PROTOCOLE D'AMELIORATION AUTOMATISEE DE LA FIXATION DES PRIX

Patent Applicant/Assignee:

CANTOR FITZGERALD SECURITIES; Address - CANTOR FITZGERALD SECURITIES ,
One World Trade Center, New York, NY 10048 , US

Inventor(s):

LUTNICK Howard; Address - LUTNICK, Howard , 200 East 69th Street, New
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FRASER Stuart A; Address - FRASER, Stuart, A. , 18 Maple Way, Armonk, NY
10504 , US

PAUL Bijoy; Address - PAUL, Bijoy , 2400 Fountain View, Apartment 214,
Houston, TX 77057 , US

Patent and Priority Information (Country, Number, Date):

Patent: (WO 200038093) WO 0038093 A1 20000629

Application: WO 99US26154 19991105 (PCT/WO US9926154)

Priority Application: US 98216464 19981218

Designated States: AE; AL; AU; AZ; BA; BB; BG; BR; CA; CN; CU; CZ; EE; GD;
GE; HR; HU; ID; IL; IN; IS; JP; KP; KR; KZ; LC; LK; LR; LS; LT; LV; MG;
MK; MN; MX; NO; NZ; PL; RO; SG; SI; SK; TR; TT; UA; UZ; VN; YU; ZA; GH;
GM; KE; LS; MW; SD; SL; SZ; TZ; UG; ZW; AM; AZ; BY; KG; KZ; MD; RU; TJ;
TM; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT;
SE; BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE; SN; TD; TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 15408

Fulltext Availability:
Detailed Description
Claims

Detailed Discription

... processing apparatus and method for the managed trading of select classes of assets including securities, **financial instruments**, commodities, and their derivatives in accordance with specific protocols in an auction format with controlled...

...of auction events. The inventive system is presented in the context of selected fixed income **financial instruments** auction for fairly and quickly transacting bid-offer trading, while providing for distribution of trading...fundamental tenet that the principles may be applied to other types of assets, including securities, **financial instruments**, commodities, and their derivatives without departing from the inventive concepts.

New Treasury securities are auctioned...have been many past efforts to incorporate computers into trading support for select assets and **financial instruments**, including automating the auction process through systems that control auction protocols.

Indeed, almost all trading...may be significantly larger than the current sizes shown to the marketplace at the best Bid -Offer. All rules of Bid

-Offer State apply to each individual **price** stack or **tier** under this arrangement. Priority is retained only in the top tier and by the best... orders received during Exclusive Time are ranked and matched to provide the greatest amount of **price protection** to the **price** improvement Aggressor. Because of multi-levels of Bids and Offers, the first best bidder/offerer...

Claim

... said trading information.

100. The trading system of claim 90, wherein said item is a **financial instrument** .

101. The trading system of ...dioxide, and wine.

106. The trading system of claim 1, wherein said item is a **financial instrument** .

107. The trading system of claim 1, wherein said item is a futures contract.

108...

15/3,K/2 (Item 2 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2000 WIPO/MicroPatent. All rts. reserv.

00545551

METHOD FOR AUTHENTICATING CREDIT TRANSACTIONS TO PREVENT FRAUDULENT CHARGES
PROCEDE D'AUTHENTIFICATION DE TRANSACTIONS DE CREDIT PERMETTANT D'EMPECHER
DES DEBITS FRAUDULEUX

Patent Applicant/Assignee:

MCI COMMUNICATIONS CORPORATION; Address - MCI COMMUNICATIONS CORPORATION
, 1133 19th Street, N.W., Washington, DC 20036 , US

Inventor(s):

WALLACE Michelle H; Address - WALLACE, Michelle, H. , 6875 Dauntless
Court, Colorado Springs, CO 80919­1304 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9745806 A1 19971204

Application: WO 97US9406 19970530 (PCT/WO US9709406)

Priority Application: US 96655501 19960530

Designated States: AU; CA; JP; MX; AT; BE; CH; DE; DK; ES; FI; FR; GB; GR;
IE; IT; LU; MC; NL; PT; SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 4297

Fulltext Availability:

Detailed Description
Claims

Detailed Discription

... liable for all fraudulent uses, the use of variable PIN technology becomes a form of **insurance** . Some users may justify the additional service based on spending levels while other users may...

Claim

... a geographical restriction has been violated.

20. The system of claim 11, wherein said second **tier** validation **system** determines if a significant change in **purchasing** pattern has occurred.

21. A computer program product, comprising:

a computer usable medium having computer...

?

File 350:DERWENT WPIX 1976-2000/UD=, UM=, & UP=200036

(c) 2000 Derwent Info Ltd

File 347:JAPIO Oct 1976-2000/Mar(UPDATED 000801)

(c) 2000 JPO & JAPIO

| Set | Items | Description |
|-----|-------|---|
| S1 | 39 | (COMMODIT? OR ELECTRICITY? OR ELECTRICAL? OR BANDWIDTH? OR WATER? OR GAS OR UTILITIES) AND (TIER?(N4)SYSTEM? OR TIER?(N4-PRIC?) |
| S2 | 0 | S1(N15) (SALE? OR BID? ? OR AUCTION? OR SELLING? OR SALE? - OR PURCHASE? OR BUY? OR ACQUIR?) |
| S3 | 1698 | INSURANC? OR FINANC?(N2)INSTRUMENT? OR HEDGE(N2)CONTRACT? - OR PRICE?(N2)PROTECTION? OR PRICE(N2)INSURANCE? OR GAP?(N2)INSURANCE? OR LOSS?(N2)PROTECTION? OR RISK?(N2)MANAGE? |
| S4 | 55 | (RISK?) (N4) (COEFFICIENT? OR CO()EFFICIENT? OR PURCHASE? OR BUY? OR ACQUIR?) |
| S5 | 0 | S2 AND (S3 OR S4) |
| S6 | 0 | S1 (S) (S3 OR S4) |
| S7 | 0 | S1 (S) (S3 AND S4) |
| S8 | 0 | S2 AND S3 AND S4 |
| S9 | 0 | (COMMODIT?) (N20) (TIER?(N3)PRICE? OR TIER?(N3)SYSTEM?) |
| S10 | 0 | S9 AND (S3 OR S4) |
| S11 | 2 | (TIER?(N4)SYSTEM? OR TIER?(N3)PRICING?) AND (SALE? OR BID? ? OR AUCTION? OR SELLING? OR SALE? OR PURCHAS? OR ACQUIR? OR - BUY?) |
| S12 | 0 | S3 AND (TIER?(N4)PRIC? OR TIER?(N3)SYSTEM?) |
| S13 | 0 | S3 AND TIER? |
| S14 | 0 | S1 AND (SALE? OR BID? OR AUCTION? OR SELLING? OR SALE? OR - PURCHAS? OR ACQUIR? OR BUY?) |

?

11/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
(c) 2000 Derwent Info Ltd. All rts. reserv.

012987245 **Image available**
WPI Acc No: 2000-159098/200014
XRPX Acc No: N00-118694

Product label indicating at least one selling price is composed of
basic label

Patent Assignee: HEIJN BV ALBERT (HEIJ-N)
Inventor: WILLEMSSEN A G M
Number of Countries: 001 Number of Patents: 001
Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week |
|------------|------|----------|--------------|------|----------|----------|
| NL 1009335 | C2 | 19991207 | NL 981009335 | A | 19980605 | 200014 B |

Priority Applications (No Type Date): NL 981009335 A 19980605

Patent Details:

| Patent No | Kind | Lan | Pg | Main IPC | Filing Notes |
|------------|------|-----|----|-------------|--------------|
| NL 1009335 | C2 | | 15 | G09F-003/02 | |

Product label indicating at least one selling price is composed of
basic label

Abstract (Basic):

... The label enables supermarkets and hypermarkets to offer a two-
tier price system on specific items and for a certain period only...

...The figure shows the label with its two parts, relating to the sale of
steak tartare with a reduction or bonus advantage on the auxiliary
label of 9.27 guilders applicable to sales in week 15 only...

11/3,K/2 (Item 2 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
(c) 2000 Derwent Info Ltd. All rts. reserv.

012377192 **Image available**
WPI Acc No: 1999-183299/199916
XRPX Acc No: N99-134634

Voice processing system for e.g. business caller handling systems

Patent Assignee: INT BUSINESS MACHINES CORP (IBMC); IBM CORP (IBMC)
Inventor: BOWATER R J; BUTLER N D; CLARKE D A; RENSHAW D S; TUTTLE G H
Number of Countries: 027 Number of Patents: 004
Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week |
|-------------|------|----------|-------------|------|----------|----------|
| GB 2329549 | A | 19990324 | GB 9719942 | A | 19970919 | 199916 B |
| EP 903922 | A2 | 19990324 | EP 98307211 | A | 19980907 | 199916 |
| JP 11168566 | A | 19990622 | JP 98238831 | A | 19980825 | 199935 |
| KR 99029317 | A | 19990426 | KR 9833505 | A | 19980818 | 200028 |

Priority Applications (No Type Date): GB 9719942 A 19970919

Patent Details:

| Patent No | Kind | Lan | Pg | Main IPC | Filing Notes |
|------------|------|-----|----|-------------|--------------|
| GB 2329549 | A | | 10 | H04M-003/50 | |
| EP 903922 | A2 E | | 10 | H04M-003/50 | |

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI

| | | | | |
|-------------|---|--|----|-------------|
| JP 11168566 | A | | 10 | H04M-003/50 |
| KR 99029317 | A | | | H04M-011/00 |

Abstract (Basic):

... For voice processing operations in business oriented systems.
The operations performed may include ticket sales or ticket
availability inquiries etc...

...The separation of the key components of the system, into the tiered
model, allows an increased flexibility and potential efficiency of the

architecture. Yields opportunities for the...

File 350:DERWENT WPIX 1-2000/UD=, UM=, & UP=200036

(c) 2000 Derwent Info Ltd

File 347:JAPIO Oct 1976-2000/Mar(UPDATED 000801)

(c) 2000 JPO & JAPIO

| Set | Items | Description |
|-----|--------|---|
| S1 | 663280 | COMMODITY? OR ELECTRICITY? OR ELECTRICAL? OR WATER? GAS OR BANDWIDTH? |
| S2 | 253 | S1 AND ((AUCTION? OR BID?) (N5) (SYSTEM? OR PROCESS? OR DEVIC?)) |
| S3 | 2274 | INSURANCE? OR FINANCIAL?(N2) INSTRUMENT? OR HEDG? OR PRICE?-(N2) PROTECT? |
| S4 | 0 | S2 AND S3 |
| S5 | 35 | S2 NOT BIDIRECTION? |
| S6 | 0 | S5 AND (TIER? OR MULTI?(N3) LEVEL? OR PLURALITY?(N3) LEVEL?) |
| S7 | 22 | S5 NOT (BIDI? OR BIDET?) |

7/3,K/1 (Item 1 from file: 350)
DIALOG(R) File 350:DERWENT WPIX
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013203194 **Image available**
WPI Acc No: 2000-375067/200032
XRPX Acc No: N00-281645

Real time network based exchanging method of goods and services, involves concluding and clearing negotiation between seller and purchaser using exchange processor

Patent Assignee: AUCTION SOURCE LLC (AUCT-N)
Inventor: ODOM J M; YELICH S D
Number of Countries: 001 Number of Patents: 001
Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week |
|------------|------|----------|-------------|------|----------|----------|
| US 6058379 | A | 20000502 | US 97891633 | A | 19970711 | 200032 B |

Priority Applications (No Type Date): US 97891633 A 19970711

Patent Details:

| Patent No | Kind | Lan Pg | Main IPC | Filing Notes |
|------------|------|--------|-------------|--------------|
| US 6058379 | A | 17 | G06F-017/60 | |

Abstract (Basic):

... The **commodity** for exchange is identified by the seller and a mode of operation for exchanger is...
... Enables a seller to intervene at any time during exchange process . As filtering of bid information is provided, compliance with predetermined criteria, is enabled and unnecessary use of system resources...

7/3,K/2 (Item 2 from file: 350)
DIALOG(R) File 350:DERWENT WPIX
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013194382 **Image available**
WPI Acc No: 2000-366255/200032
XRPX Acc No: N00-274014

Bridge bidding and display device comprises housing, keypad disposed on the housing, display board, main control device, electrical device and a power source

Patent Assignee: MAYTHENYI C R (MAYT-I)
Inventor: MAYTHENYI C R
Number of Countries: 001 Number of Patents: 001
Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week |
|------------|------|----------|-------------|------|----------|----------|
| CA 2286518 | A1 | 20000117 | CA 2286518 | A | 19991102 | 200032 B |

Priority Applications (No Type Date): US 99414699 A 19991007

Patent Details:

| Patent No | Kind | Lan Pg | Main IPC | Filing Notes |
|------------|------|--------|-------------|--------------|
| CA 2286518 | A1 E | 25 | A63F-001/06 | |

Bridge bidding and display device comprises housing, keypad disposed on the housing, display board, main control device, electrical device and a power source

Abstract (Basic):

... The bridge **bidding** and display device (15) includes main control device, disposed within the housing (11) , for accepting, sorting, sequencing and routing **electrically** transmitted information **electrical** circuit device, disposed within the housing (11), for transmitting **electrically** transmitted information from the keypad to the main control device, for the main control device...
... A bridge **bidding** and display device (15) comprises (a) a housing (11) ; (b) a keypad (12) disposed on the housing (11)...

...which exhibits indicia indicative of bidding information or control

information and each of which is **electrically** actuated when manipulated; (c) a display board also disposed on the housing (11), the display board (15) including a multiplicity of **electrically** actuatable blocks, each of which contains device for registering and displaying several indicia indicative of bridge **bidding** information; (d) main control device; (e) and **electrical** circuit device and (f) a power source...

...Provides small, self-contained bridge **bidding** device with no exterior wires or connections as well as providing an electronic bridge **bidding** device having controlled sequencing, printed circuit boards and touch pads that illuminate on contact...

...The diagram shows a rear perspective view of the bridge **bidding** device.

7/3,K/3 (Item 3 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
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013193328 **Image available**
WPI Acc No: 2000-365201/200031
XRPX Acc No: N00-273336

Computer implemented optimal bid selecting for combinational auction in Internet, involves searching data structure of received bids for item allocating, during which allocated items are excluded in successive bids

Patent Assignee: SANDHOLM T (SAND-I)

Inventor: SANDHOLM T

Number of Countries: 088 Number of Patents: 001

Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week |
|--------------|------|----------|--------------|------|----------|----------|
| WO 200025231 | A1 | 20000504 | WO 99US23978 | A | 19991025 | 200031 B |

Priority Applications (No Type Date): US 98179659 A 19981027

Patent Details:

| Patent No | Kind | Lan Pg | Main IPC | Filing Notes |
|-----------|------|--------|----------|--------------|
|-----------|------|--------|----------|--------------|

| | | | | |
|--------------|----|---|----------------|--|
| WO 200025231 | A1 | E | 61 G06F-017/10 | |
|--------------|----|---|----------------|--|

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

Abstract (Basic):

... For combinational auction for electronic commerce in Internet, such as for auctioning communication **bandwidth** by FCC, for allocating **electricity** service, for specific time slots, for trading debt or equity securities such as bonds, in...

...The figure shows the flowchart of **bid** valuation search process.

7/3,K/4 (Item 4 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
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013166931 **Image available**
WPI Acc No: 2000-338804/200029
XRPX Acc No: N00-254336

Online bidding auction conducting method, involves extending closing time of secondary lot, when extended closing time of primary lot precedes that of secondary lot by less than preset time interval

Patent Assignee: FREEMARKETS INC (FREE-N)

Inventor: ALAIA M; BECKER D J; BERNARD A F; HECKMANN D C; KINNEY S E;

MEAKAM G T; RAGO V E; NEAU J; ROBERTS F W; RUPP W D; EVENS R G
Number of Countries: 088 Number of Patents: 002

Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week |
|--------------|------|----------|--------------|------|----------|----------|
| WO 200017797 | A1 | 20000330 | WO 99US21600 | A | 19990917 | 200029 B |
| AU 9963929 | A | 20000410 | AU 9963929 | A | 19990917 | 200035 |

Priority Applications (No Type Date): US 99252790 A 19990219; US 98101141 A 19980918; US 98110846 A 19981204

Patent Details:

| Patent No | Kind | Lan | Pg | Main IPC | Filing Notes |
|-----------|------|-----|----|----------|--------------|
|-----------|------|-----|----|----------|--------------|

| | | | | | |
|--------------|----|---|----|-------------|--|
| WO 200017797 | A1 | E | 69 | G06F-017/60 | |
|--------------|----|---|----|-------------|--|

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

| | | | | | |
|------------|---|--|--|-------------|------------------------------|
| AU 9963929 | A | | | G06F-017/60 | Based on patent WO 200017797 |
|------------|---|--|--|-------------|------------------------------|

Abstract (Basic):

... event, thereby permitting bidders to have more overtime respond to each new bid when the **commodity** complexity or market lot size require additional bid calculation time...

...The figure shows the schematic illustration of elements and entities involved in the **auction process**.

7/3,K/5 (Item 5 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
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013123661 **Image available**
WPI Acc No: 2000-295532/200026
XRPX Acc No: N00-221793

Multi-agent system, for selecting and providing multiple agent services, uses a bid manager to analyze the best bid from a set of competing bids, selecting the service which provides the best cost to quality of service ratio

Patent Assignee: MITEL CORP (MTLC)
Inventor: ESFANDIARI B; WEISS M
Number of Countries: 001 Number of Patents: 001
Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week |
|------------|------|----------|-------------|------|----------|----------|
| GB 2343583 | A | 20000510 | GB 9824567 | A | 19981109 | 200026 B |

Priority Applications (No Type Date): GB 9824567 A 19981109

Patent Details:

| Patent No | Kind | Lan | Pg | Main IPC | Filing Notes |
|------------|------|-----|----|-------------|--------------|
| GB 2343583 | A | | 22 | H04Q-003/00 | |

Abstract (Basic):

... The multi-agent **system** selects services based on competing **bids**. A bid manager agent issues a call for bids, selecting the best bid from among...
... long distance carrier may be inexpensive, but the quality provided in terms of an undesirable **bandwidth** or high failure rate, would make it undesirable. The system takes these facts into account...

7/3,K/6 (Item 6 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
(c) 2000 Derwent Info Ltd. All rts. reserv.

012085766 **Image available**
WPI Acc No: 1998-502677/199843

XRPX Acc No: N98-392681

Whole sale market arrangement for commodities e.g. ornamental plant, vegetables - has conveyance distribution system with number of branch lines to convey commodity to material handling areas located on either side of central line

Patent Assignee: SHIMIZU CONSTR CO LTD (SHMC)

Number of Countries: 001 Number of Patents: 001

Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week |
|-------------|------|----------|-------------|------|----------|----------|
| JP 10220040 | A | 19980818 | JP 9721864 | A | 19970204 | 199843 B |

Priority Applications (No Type Date): JP 9721864 A 19970204

Patent Details:

| Patent No | Kind | Lan Pg | Main IPC | Filing Notes |
|-------------|------|--------|-------------|--------------|
| JP 10220040 | A | 5 | E04H-003/00 | |

... has conveyance distribution system with number of branch lines to convey commodity to material handling areas located on either side of central line

...Abstract (Basic): either side of the central line on the upstream side, to temporarily store the received commodity . A conveyor distribution system (7) is installed between the auction halls and warehouses...

...parallel to the central line to connect the auction halls from warehouses. The conveyance of commodity at perpendicular direction to central line is carried out through number of branch lines (7C...

...ADVANTAGE - Facilitates future expansion. Enables efficient and automatic conveyance and handling of commodity . Avoids crossing of commodity and personal movement of lines...

...Title Terms: COMMODITY ;

7/3,K/7 (Item 7 from file: 350)

DIALOG(R)File 350:DERWENT WPIX

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011473632 **Image available**

WPI Acc No: 1997-451539/199742

XRPX Acc No: N97-376220

Telecommunication network - has managers bidding for bandwidth for each traffic type and managers reconciling bids at each link, iteratively changing bids to fit call requirements

Patent Assignee: GPT LTD (ENGE); SIEMENS PLC (SIEI); SIEMENS GEC

COMMUNICATION SYSTEMS LTD (SIEI)

Inventor: MAFFETT I; MAFFETT I G

Number of Countries: 010 Number of Patents: 003

Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week |
|------------|------|----------|-------------|------|----------|----------|
| GB 2311689 | A | 19971001 | GB 976224 | A | 19970326 | 199742 B |
| EP 798898 | A2 | 19971001 | EP 97301808 | A | 19970318 | 199744 |
| GB 2311689 | B | 20000308 | GB 976224 | A | 19970326 | 200015 |

Priority Applications (No Type Date): GB 966708 A 19960329

Patent Details:

| Patent No | Kind | Lan Pg | Main IPC | Filing Notes |
|------------|------|--------|-------------|--------------|
| GB 2311689 | A | 21 | H04L-012/56 | |
| EP 798898 | A2 E | 8 | H04L-012/56 | |

Designated States (Regional): CH DE ES FI FR IT LI NL SE

GB 2311689 B H04L-012/56

... has managers bidding for bandwidth for each traffic type and managers reconciling bids at each link, iteratively changing bids to...

...Abstract (Basic): The telecommunication network includes a bandwidth manager and a number of switching nodes with links in between having a defined bandwidth . A number of different traffic types, e.g. for FAX

and modem traffic, interconnections, video conferencing, and voice mail, are transmitted between nodes. Traffic type managers produce bids for **bandwidth** for each traffic type according to a common algorithm for the network. Link managers reconcile the bids for each link and inform the traffic type managers of the allocated **bandwidths** .

...

...Each traffic type manager can change its bids if the allocated **bandwidth** does not fit with its call requirements and these bids are resubmitted to the link managers which once again reconcile the bids . This **process** continues until no further changes are made by the traffic managers. The link managers then inform the switching nodes of the new **bandwidth** to be allocated to each traffic type on each link and the traffic type managers allocate their **bandwidth** to individual calls and inform the calling terminals of their new **bandwidth** .

...

...ADVANTAGE - Provides **bandwidth** allocation which can take into account several different criteria for each traffic type which requires

...Title Terms: **BANDWIDTH** ;

7/3,K/8 (Item 8 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
(c) 2000 Derwent Info Ltd. All rts. reserv.

009601862 **Image available**
WPI Acc No: 1993-295410/199337
XRPX Acc No: N93-227578

Key-pad for computer system with display for e.g. commodity trading - has planar base surface, numeric/control key cluster on one half of surface with 10 digit numeric key set, cursor and control keys, and other half of surface has display control key cluster e.g. page select

Patent Assignee: AUTOMATED MARKET SYSTEMS LP (AUTO-N)

Inventor: KEARNS R F; MCCAUSLAND R G

Number of Countries: 001 Number of Patents: 001

Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week |
|------------|------|----------|-------------|------|----------|----------|
| US 5243331 | A | 19930907 | US 91643602 | A | 19910118 | 199337 B |
| | | | US 92993904 | A | 19921218 | |

Priority Applications (No Type Date): US 91643602 A 19910118; US 92993904 A 19921218

Patent Details:

| Patent No | Kind | Lan Pg | Main IPC | Filing Notes |
|------------|------|--------|-------------|---------------------------------|
| US 5243331 | A | 24 | G09G-003/02 | Cont of application US 91643602 |

Key-pad for computer system with display for e.g. commodity trading...

...Abstract (Basic): USE/ADVANTAGE - for securities trading etc. Provides automated trading **system** for accepting **bids** and offers, and executing transactions , in multiple diverse markets from single trader station with interactive...

...Title Terms: **COMMODITY** ;

7/3,K/9 (Item 9 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
(c) 2000 Derwent Info Ltd. All rts. reserv.

008220600
WPI Acc No: 1990-107601/199014
XRPX Acc No: N90-083315

Automated futures trading exchange - makes bids to purchase or offers to sell particular commodity contract through remote terminals and exchange computer completes transaction

Patent Assignee: WORLD ENERGY EXCHAN (WORLD-N)

Inventor: WAGNER S W

Number of Countries: 001 Number of Patents: 001

Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week |
|------------|------|----------|-------------|------|----------|----------|
| US 4903201 | A | 19900220 | US 83548319 | A | 19831103 | 199014 B |

Priority Applications (No Type Date): US 83548319 A 19831103

Patent Details:

| Patent No | Kind | Lan Pg | Main IPC | Filing Notes |
|------------|------|--------|----------|--------------|
| US 4903201 | A | 14 | | |

... makes bids to purchase or offers to sell particular commodity contract through remote terminals and exchange computer completes transaction

...Abstract (Basic): The system includes a device for receiving and storing bids and offers from remote terminals and automatically completing a transaction of matching buids and offers...

...to detect illegal trade practices or trade patterns are stored which would adversely affect the commodity market thereby establishing a compliance system. The stored compliance criteria in the compliance system are...

...Title Terms: COMMODITY ;

7/3,K/10 (Item 10 from file: 350)

DIALOG(R)File 350:DERWENT WPIX

(c) 2000 Derwent Info Ltd. All rts. reserv.

007787833

WPI Acc No: 1989-052945/198907

XRPX Acc No: N89-040274

Multiphase N-bridge gated converter control system tester - uses logic OR-gates providing pulse gating on AND-gate in each bridge

Patent Assignee: ZAPORO PREOBRAZOVAT (ZAPO-R)

Inventor: MOLODOI B A; TATARIN V P

Number of Countries: 001 Number of Patents: 001

Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week |
|------------|------|----------|-------------|------|----------|----------|
| SU 1415319 | A | 19880807 | SU 4218197 | A | 19870105 | 198907 B |

Priority Applications (No Type Date): SU 4218197 A 19870105

Patent Details:

| Patent No | Kind | Lan Pg | Main IPC | Filing Notes |
|------------|------|--------|----------|--------------|
| SU 1415319 | A | 3 | | |

...Abstract (Basic): USE/ADVANTAGE - Electrical engineering. Reliability improved for testing error in the control system for multiphase n-bridge gated converters. Bul.29/7.8.88...

7/3,K/11 (Item 11 from file: 350)

DIALOG(R)File 350:DERWENT WPIX

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007058692

WPI Acc No: 1987-058689/198709

XRPX Acc No: N87-044461

Computer-based system for use in degressive auction sale - generating display showing price movement and driving remote terminals from which purchasing is initiated

Patent Assignee: SOPRA (SOPR-N)

Inventor: COULET A; GUILBERT P; MONTEILLET A; PANIER C

Number of Countries: 001 Number of Patents: 001

Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week |
|------------|------|----------|-------------|------|----------|----------|
| FR 2585166 | A | 19870123 | FR 8511205 | A | 19850718 | 198709 B |

Priority Applications (No Type Date): FR 8511205 A 19850718

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
FR 2585166 A 11

Computer-based system for use in degressive auction sale...

...Abstract (Basic): The display may also be transmitted electrically to individual terminals at which the buyer has a facility to interrupt the auction when...

7/3,K/12 (Item 12 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
(c) 2000 Derwent Info Ltd. All rts. reserv.

004681456
WPI Acc No: 1986-184798/198629
XRPX Acc No: N86-137817

Electrically operated bridge bidding apparatus - has control panel and display for each player, and contract display device for displaying successful bid

Patent Assignee: MACARTNEY G C A (MACA-I)
Inventor: MACARTNEY G C A
Number of Countries: 001 Number of Patents: 001
Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week |
|------------|------|----------|-------------|------|----------|----------|
| GB 2169518 | A | 19860716 | GB 851065 | A | 19850116 | 198629 B |

Priority Applications (No Type Date): GB 851065 A 19850116

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
GB 2169518 A 6

Electrically operated bridge bidding apparatus...

...has control panel and display for each player, and contract display device for displaying successful bid

...Abstract (Basic): A contract display device displays the successful bid that establishes a contract. The latter device may include a master switch for erasing all...

7/3,K/13 (Item 13 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
(c) 2000 Derwent Info Ltd. All rts. reserv.

004681099
WPI Acc No: 1986-184441/198629
XRPX Acc No: N86-137565

Share line communication system for processor LAN - has priority system to assign transmission to one processor from set constrained to bid simultaneously

Patent Assignee: XEROX CORP (XERO)
Inventor: BALLARD T L
Number of Countries: 007 Number of Patents: 002
Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week |
|-------------|------|----------|-------------|------|----------|----------|
| EP 187503 | A | 19860716 | EP 85309181 | A | 19851217 | 198629 B |
| JP 61222345 | A | 19861002 | JP 85291808 | A | 19851224 | 198646 |

Priority Applications (No Type Date): US 84688102 A 19841231

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
EP 187503 A E 26
Designated States (Regional): BE DE FR GB IT SE

... has priority system to assign transmission to one processor from set

constrained to bid simultaneously

...Abstract (Basic): ADVANTAGE - Low number of retransmission, resulting in high amount of communicated data for given bandwidth . (26pp
Dwg.No.1a/2)

7/3,K/14 (Item 14 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
(c) 2000 Derwent Info Ltd. All rts. reserv.

004338134

WPI Acc No: 1985-165012/198527

XRPX Acc No: N85-124321

Survivable local area network - has BID(s) which electrically isolate bus segments on either side on connection

Patent Assignee: US SEC OF AIR FORCE (USAF); US SEC OF ARMY (USSA)

Number of Countries: 001 Number of Patents: 002

Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week |
|------------|------|----------|-------------|------|----------|----------|
| US 6610148 | A | 19850409 | US 84610148 | A | 19840514 | 198527 B |
| US 4575842 | A | 19860311 | | | | 198613 |

Priority Applications (No Type Date): US 84610148 A 19840514

Patent Details:

| Patent No | Kind | Lan Pg | Main IPC | Filing Notes |
|------------|------|--------|----------|--------------|
| US 6610148 | A | 22 | | |

... has BID(s) which electrically isolate bus segments on either side on connection

...Abstract (Basic): communications in the event of multiple bus outages. It consists of multiple busses, bus isolation device (BIDs) and two types of network interface processors (NIPs). The BIDs electrically isolate bus segments on either side of a connection so that if a fault occurs...

...type of NIP connects to one bus and performs the usual function of providing an electrical and software interface between the network and one or more subscriber processors. The second type...

...Abstract (Equivalent): The network consists of multiple busses, bus isolation device (BIDs) and two types of network interface processors (NIPs). The BIDs electrically isolate bus segments on either side of a connection so that if a fault occurs...

...type of NIP connects to one bus and performs the usual function of providing an electrical and software interface between the network and one or more subscriber processors...

7/3,K/15 (Item 15 from file: 350)
DIALOG(R)File 350:DERWENT WPIX
(c) 2000 Derwent Info Ltd. All rts. reserv.

003339626

WPI Acc No: 1982-J7643E/198229

Gas turbine blade belt grinder - prevents wear of contact copy during break of protective current-conductive skin

Patent Assignee: MIGUNOV V M (MIGU-I)

Inventor: KOVGAN A I; POPENKO A I

Number of Countries: 001 Number of Patents: 001

Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Week |
|-----------|------|----------|-------------|------|------|----------|
| SU 867615 | B | 19810930 | | | | 198229 B |

Priority Applications (No Type Date): SU 2499879 A 19770627

Patent Details:

| Patent No | Kind | Lan Pg | Main IPC | Filing Notes |
|-----------|------|--------|----------|--------------|
|-----------|------|--------|----------|--------------|

...Abstract (Basic): The current carrying protective coVe (2) is coupled to the electro control **system** which has **electrical bidge** (12), amplifie (13) and intermediate relay (14) controlling the grinding belt dive and Workpiece feed...

7/3,K/16 (Item 1 from file: 347)

DIALOG(R)File 347:JAPIO

(c) 2000 JPO & JAPIO. All rts. reserv.

06290762 **Image available**

COMMODITY TRANSACTION DEVICE, SYSTEM THEREFOR AND STORAGE MEDIUM

PUB. NO.: 11-232354 [JP 11232354 A]

PUBLISHED: August 27, 1999 (19990827)

INVENTOR(s): TAKEKUMA TOSHIYA

APPLICANT(s): NIPPON STEEL CORP

APPL. NO.: 10-337421 [JP 98337421]

FILED: November 27, 1998 (19981127)

PRIORITY: 09337545 [JP 979337545], JP (Japan), December 08, 1997
(19971208)

COMMODITY TRANSACTION DEVICE, SYSTEM THEREFOR AND STORAGE MEDIUM

ABSTRACT

PROBLEM TO BE SOLVED: To attain efficient **commodity** transaction even in the case of selling many commodities by various means including cash sales such as an **auction** by providing the **commodity transaction system** with a transaction processing means for processing a reserved relative transaction based on purchase information...

7/3,K/17 (Item 2 from file: 347)

DIALOG(R)File 347:JAPIO

(c) 2000 JPO & JAPIO. All rts. reserv.

05744105 **Image available**

VIDEO AUCTION SYSTEM

PUB. NO.: 10-027205 [JP 10027205 A]

PUBLISHED: January 27, 1998 (19980127)

INVENTOR(s): INDA FUSAO

APPLICANT(s): FUJITSU GENERAL LTD [000661] (A Japanese Company or Corporation), JP (Japan)

APPL. NO.: 08-180540 [JP 96180540]

FILED: July 10, 1996 (19960710)

VIDEO AUCTION SYSTEM

ABSTRACT

PROBLEM TO BE SOLVED: To provide an **auction system** capable of executing **auction** even when samples for commodities to be auctioned are not carried in an auction place...

...SOLUTION: Each **commodity** is loaded on a rotary board 11 and photographed by a telecamera 12, a video...

... and properly determined order and the reproduced picture is transmitted and displayed on a display **device** 26 through an **auction** place LAN L2. A buyer bids the auction from a buyer's terminal 27 while...

7/3,K/18 (Item 3 from file: 347)

DIALOG(R)File 347:JAPIO

(c) 2000 JPO & JAPIO. All rts. reserv.

05027373 **Image available**

AUCTION SYSTEM

PUB. NO.: 07-319973 [JP 7319973 A]
PUBLISHED: December 08, 1995 (19951208)
INVENTOR(s): KOMORI DAISUKE
APPLICANT(s): FUJITSU GENERAL LTD [000661] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 06-107215 [JP 94107215]
FILED: May 20, 1994 (19940520)

AUCTION SYSTEM

ABSTRACT

PURPOSE: To wirelessly connect a purchaser terminal not like a conventional wired connection in an **auCTION system** utilizing a computer constituted of plural auctioneer terminals and plural purchaser terminals...

...CONSTITUTION: This **auCTION system** is constitute of plural purchaser terminals 10 each of which is prepared for each purchaser...
...executed in the auctioneer terminal 1 or the like and required data relating to a **commodity** to be auctioned are transmitted from the terminal 1 or the like to the purchaser...

7/3,K/19 (Item 4 from file: 347)
DIALOG(R)File 347:JAPIO
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04744400 **Image available**
AUCTION SYSTEM

PUB. NO.: 07-037000 [JP 7037000 A]
PUBLISHED: February 07, 1995 (19950207)
INVENTOR(s): NAKAZAWA FUSAO
APPLICANT(s): FUJITSU KIDEN LTD [422074] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 05-176900 [JP 93176900]
FILED: July 16, 1993 (19930716)

AUCTION SYSTEM

ABSTRACT

... side to smothly sell and buy materials at auction and to give fair and accurate **commodity** information...

...CONSTITUTION: A **commodity** photographing table 10 is provided in the vicinity of a storage space for auction of a package case in which commodities are put; and when a taken-out **commodity** is put on this table, an ITV camera 11 outputs picture information of this **commodity**. A bar code indicating **commodity** information such as its home and name stuck to the **commodity** or the package case 4 is read by a bar code reader 15, and this...

... 20 receives the signal from the second personal computer to project information related to the **commodity** and picture information on a display screen. The first personal computer prints the code of...

7/3,K/20 (Item 5 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2000 JPO & JAPIO. All rts. reserv.

04213252 **Image available**
AUCTION SYSTEM

PUB. NO.: 05-204952 [JP 5204952 A]
PUBLISHED: August 13, 1993 (19930813)
INVENTOR(s): NAKAYAMA TAKESHI

APPLICANT(s): B D S KK [000000] (A Japanese Company or Corporation), JP
(Japan)
APPL. NO.: 04-031318 [JP 9231318]
FILED: January 23, 1992 (19920123)
JOURNAL: Section: P, Section No. 1649, Vol. 17, No. 634, Pg. 148,
November 24, 1993 (19931124)

AUCTION SYSTEM

ABSTRACT

PURPOSE: To increase a **processing** speed of an **auction**, and to simplify the operation by utilizing plural portable cordless bid terminals which can specify...

...bid price by each key, a receiver 9 which can receive a signal of the **bid** terminal 8, a **processor** 5 for specifying the lane, the bid terminal and the **bid** money amount, a display **device** 7 for corresponding to each lane, and displaying a **bid commodity** and the bid money amount by a signal from the processor 5, an input device 2 for inputting information of a bidder and information of an **auction commodity**, and an output **device** 3 for outputting a result of transaction from the **processor** 5. Therefore, an **auction** can be executed simultaneously in plural lanes, and the bidder can carry freely the portable...

7/3,K/21 (Item 6 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2000 JPO & JAPIO. All rts. reserv.

02913571 **Image available**
AUCTION SYSTEM FOR AUTOMOBILE AND THE LIKE

PUB. NO.: 01-211171 [JP 1211171 A]
PUBLISHED: August 24, 1989 (19890824)
INVENTOR(s): KANO SHUNZO
APPLICANT(s): JIYANETSUTO KK [000000] (A Japanese Company or Corporation),
JP (Japan)
APPL. NO.: 63-036704 [JP 8836704]
FILED: February 19, 1988 (19880219)
JOURNAL: Section: P, Section No. 963, Vol. 13, No. 520, Pg. 32,
November 21, 1989 (19891121)

AUCTION SYSTEM FOR AUTOMOBILE AND THE LIKE

ABSTRACT

PURPOSE: To sell a **commodity** at auction on a real time basis by providing a data memory means to store...

7/3,K/22 (Item 7 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2000 JPO & JAPIO. All rts. reserv.

02786774 **Image available**
METHOD FOR AUCTION AND AUCTION INFORMATION PROCESSOR

PUB. NO.: 01-084374 [JP 1084374 A]
PUBLISHED: March 29, 1989 (19890329)
INVENTOR(s): KITAMURA KEIJIRO
APPLICANT(s): NIPPON TELEGR & TELEPH CORP <NTT> [000422] (A Japanese
Company or Corporation), JP (Japan)
APPL. NO.: 62-242220 [JP 87242220]
FILED: September 25, 1987 (19870925)
JOURNAL: Section: P, Section No. 899, Vol. 13, No. 314, Pg. 140, July
18, 1989 (19890718)

METHOD FOR AUCTION AND AUCTION INFORMATION PROCESSOR

ABSTRACT

... the seller conversationally informs the effect and inquires whether another buyer wants to buy the commodity at the same price or not. When said buyer exists, the buyer depresses a selection...
?

File 348:European Patent 1978-2000/Jul W01
(c) 2000 European Patent Office
File 349:PCT Fulltext 1983-2000/UB=, UT=20000713
(c) 2000 WIPO/MicroPatent

| Set | Items | Description |
|-----|--------|---|
| S1 | 262557 | COMMODITY? OR ELECTRICITY? OR ELECTRICAL? OR WATER? GAS OR BANDWIDTH? |
| S2 | 1910 | S1 AND ((AUCTION? OR BID?) (N5) (SYSTEM? OR PROCESS? OR DE- VIC?)) |
| S3 | 3175 | INSURANCE? OR FINANCIAL?(N2) INSTRUMENT? OR HEDG? OR PRICE?- (N2) PROTECT? |
| S4 | 12 | S2(S)S3 |

4/3,K/1 (Item 1 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2000 WIPO/MicroPatent. All rts. reserv.

00726851

**COMMUNICATIONS SYSTEM AND APPARATUS
SYSTEME ET APPAREIL DE TELECOMMUNICATIONS**

Patent Applicant/Assignee:

WILSON Arnold Albert; Address - WILSON, Arnold, Albert , 38 Dunton Road,
London E10 7AF , GB

CHAUDHARY Azhar Mahmood; Address - CHAUDHARY, Azhar, Mahmood , 16 Estoril
Avenue, Wigston, Leicester LE18 3RD , GB

Inventor(s):

WILSON Arnold Albert; Address - WILSON, Arnold, Albert , 38 Dunton Road,
London E10 7AF , GB

CHAUDHARY Azhar Mahmood; Address - CHAUDHARY, Azhar, Mahmood , 16 Estoril
Avenue, Wigston, Leicester LE18 3RD , GB

Patent and Priority Information (Country, Number, Date):

Patent: (WO 200039989) WO 0039989 A1 20000706

Application: WO 99GB4372 19991222 (PCT/WO GB9904372)

Priority Application: GB 9828600 19981223

Designated States: AE; AL; AM; AT; AU; AZ; BA; BB; BG; BR; BY; CA; CH; CN;

CR; CU; CZ; DE; DK; DM; EE; ES; FI; GB; GD; GE; GH; GM; HR; HU; ID; IL;

IN; IS; JP; KE; KG; KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MA; MD; MG;

MK; MN; MW; MX; NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; SK; SL; TJ; TM;

TR; TT; TZ; UA; UG; US; UZ; VN; YU; ZA; ZW; GH; GM; KE; LS; MW; SD; SL;

SZ; TZ; UG; ZW; AM; AZ; BY; KG; KZ; MD; RU; TJ; TM; AT; BE; CH; CY; DE;

DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; BF; BJ; CF; CG; CI;

CM; GA; GN; GW; ML; MR; NE; SN; TD; TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 6119

Fulltext Availability:

Detailed Description

Detailed Discription

... it may be specified that a call should be made once the price of a
commodity falls below a certain threshold or that a call should be made
when an existing **insurance** policy is about to expire.

For this purpose a message file can be
dynamically linked...

4/3,K/2 (Item 2 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2000 WIPO/MicroPatent. All rts. reserv.

00725201

**AUTOMATED PRICE IMPROVEMENT PROTOCOL PROCESSOR
PROCESSEUR POUR PROTOCOLE D'AMELIORATION AUTOMATISEE DE LA FIXATION DES
PRIX**

Patent Applicant/Assignee:

CANTOR FITZGERALD SECURITIES; Address - CANTOR FITZGERALD SECURITIES ,
One World Trade Center, New York, NY 10048 , US

Inventor(s):

LUTNICK Howard; Address - LUTNICK, Howard , 200 East 69th Street, New
York, NY 10021 , US

FRASER Stuart A; Address - FRASER, Stuart, A. , 18 Maple Way, Armonk, NY
10504 , US

PAUL Bijoy; Address - PAUL, Bijoy , 2400 Fountain View, Apartment 214,
Houston, TX 77057 , US

Patent and Priority Information (Country, Number, Date):

Patent: (WO 200038093) WO 0038093 A1 20000629

Application: WO 99US26154 19991105 (PCT/WO US9926154)

Priority Application: US 98216464 19981218

Designated States: AE; AL; AU; AZ; BA; BB; BG; BR; CA; CN; CU; CZ; EE; GD;

GE; HR; HU; ID; IL; IN; IS; JP; KP; KR; KZ; LC; LK; LR; LS; LT; LV; MG;
MK; MN; MX; NO; NZ; PL; RO; SG; SI; SK; TR; TT; UA; UZ; VN; YU; ZA; GH;
GM; KE; LS; MW; SD; SL; SZ; TZ; UG; ZW; AM; AZ; BY; KG; KZ; MD; RU; TJ;
TM; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT;
SE; BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE; SN; TD; TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 15408

Fulltext Availability:

Detailed Description

Detailed Discription

... processing apparatus and method for the managed trading of select classes of assets including securities, financial instruments, commodities, and their derivatives in accordance with specific protocols in an auction format with controlled sequences of auction events. The inventive system is presented in the context of selected fixed income financial instruments auction for fairly and quickly transacting bid-offer trading, while providing for distribution of trading...have been many past efforts to incorporate computers into trading support for select assets and financial instruments, including automating the auction process through systems that control auction protocols. Indeed, almost all trading today involves some computer support, from simple information delivery to...

4/3,K/3 (Item 3 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00720396

METHOD AND APPARATUS FOR FACILITATING BUYER-DRIVEN PURCHASE ORDERS ON A COMMERCIAL NETWORK SYSTEM

PROCEDE ET APPAREIL PERMETTANT DE FACILITER DES ORDRES D'ACHAT EMIS PAR UN ACHETEUR DANS UN SYSTEME DE RESEAU COMMERCIAL

Patent Applicant/Assignee:

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Inventor(s):

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Patent and Priority Information (Country, Number, Date):

Patent: (WO 200033271) WO 0033271 A2 20000608

Application: WO 99US28507 19991202 (PCT/WO US9928507)

Priority Application: US 98203843 19981202

Designated States: AE; AL; AM; AT; AU; AZ; BA; BB; BG; BR; BY; CA; CH; CN; CU; CZ; DE; DK; EE; ES; FI; GB; GD; GE; GH; GM; HR; HU; ID; IL; IN; IS; JP; KE; KG; KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MD; MG; MK; MN; MW; MX; NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; SK; SL; TJ; TM; TR; TT; UA; UG; US; UZ; VN; YU; ZA; ZW; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 18062

Fulltext Availability:

Detailed Description

Detailed Discription

... from a manufacturer because of the large quantities they can purchase, especially on commodities or commodity services (such as detergents, insurance plans or even automobiles). However, individual consumers do not have the buying power or resources...

4/3,K/4 (Item 4 from file: 349)

DIALOG(R)File 349:PCT Fulltext

00682987

AUTOMATED DEVICES TO CONTROL EQUIPMENT AND MACHINES WITH REMOTE CONTROL AND ACCOUNTABILITY WORLDWIDE

DISPOSITIFS AUTOMATIQUES DE COMMANDE A DISTANCE DE MACHINES ET MATERIELS DE COMMANDE, UTILISABLES MONDIALEMENT

Patent Applicant/Assignee:

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Inventor(s):

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Patent and Priority Information (Country, Number, Date):

Patent: WO 9965681 A1 19991223

Application: WO 99US13668 19990618 (PCT/WO US9913668)

Priority Application: US 9889783 19980618; WO 99US919 19990115; US

99122108 19990226; US 99139759 19990615; US 99149029 19990617

Designated States: AE; AL; AM; AT; AU; AZ; BA; BB; BG; BR; BY; CA; CH; CN;

CZ; DE; DK; EE; ES; FI; GB; GE; GH; GM; HR; HU; ID; IL; IN; IS; JP; KE;

KG; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MD; MG; MK; MN; MW; MX; NO; NZ;

PL; PT; RO; RU; SD; SE; SG; SI; SK; SL; TJ; TM; TR; TT; UA; UG; US; UZ;

VN; YU; ZA; ZW; GH; GM; KE; LS; MW; SD; SL; SZ; UG; ZW; AM; AZ; BY; KG;

KZ; MD; RU; TJ; TM; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT;

LU; MC; NL; PT; SE; BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE; SN;

TD; TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 84967

Fulltext Availability:

Detailed Description

Detailed Discription

... RPM to 3000 + RPM to be utilized in any basic mechanism to automate controls by **electrical** signals processed in this technology's PFN. These **electrical** signals will be recorded in the system's memory devices and marked with a time assessing risk and helping to establish fair **insurance** rates in every industry, provide evidence for legal settings and analyze the impact on the...

4/3,K/5 (Item 5 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2000 WIPO/MicroPatent. All rts. reserv.

00681781

PROBES USED FOR GENETIC FILING

SONDES UTILISEES POUR PROFILAGE GENETIQUE

Patent Applicant/Assignee:

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Inventor(s):

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Patent and Priority Information (Country, Number, Date):

Patent: WO 9964627 A2 19991216

Application: WO 99GB1780 19990604 (PCT/WO GB9901780)

Priority Application: GB 9812099 19980606; GB 9813291 19980624; GB

9813611 19980701; GB 9813835 19980716; GB 9814110 19980718; GB 9814580

19980724; GB 9815438 19980807; GB 9815576 19980814

Designated States: AE; AL; AM; AT; AU; AZ; BA; BB; BG; BR; BY; CA; CH; CN;

CU; CZ; DE; DK; EE; ES; FI; GB; GD; GE; GH; GM; HR; HU; ID; IL; IN; IS;

JP; KE; KG; KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MD; MG; MK; MN; MW;

MX; NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; SK; SL; TJ; TM; TR; TT; UA;

UG; US; UZ; VN; YU; ZA; ZW; GH; GM; KE; LS; MW; SD; SL; SZ; UG; ZW; AM;

AZ; BY; KG; KZ; MD; RU; TJ; TM; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;

GR; IE; IT; LU; MC; NL; PT; SE; BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;

MR; NE; SN; TD; TG
Publication Language: English
Filing Language: English
Fulltext Word Count: 194974

Fulltext Availability:
Detailed Description

Detailed Discription

... I Bradykinin receptor B2 I Brain derived neurotrophic factor BIDNF G
Brain derived neurotrophic factor (BIDNF) BIDNFR G receptor Branched
chain aminotransferase 1, cytosolic BCAT1 E Branched chain
aminotransferase 2, BCAT2 E...malignant brain turnours 1 DMBT1 G
Deoxycytidine kinase DCK E Deoxyuridine triphosphatase; dUTPase E Desert
hedgehog , dhh G Dihydrofolate reductase DHFR E Dihydrolipoyl
dehydrogenase E Dihydropyrimidine dehydrogenase DPYD E DM-Kinase...

4/3,K/6 (Item 6 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2000 WIPO/MicroPatent. All rts. reserv.

00663014

METHOD AND APPARATUS FOR ENABLING INDIVIDUAL OR SMALLER INVESTORS OR OTHERS
TO CREATE AND MANAGE A PORTOFOLIO OF SECURITIES OR OTHER ASSETS OR
LIABILITIES ON A COST EFFECTIVE BASIS

PROCEDE ET APPAREIL PERMETTANT A DES PARTICULIERS, DES PETITS INVESTISSEURS
OU AUTRES DE CREER ET GERER UN PORTEFEUILLE DE TITRES OU AUTRES SUR UNE
BASE EFFICACE EN TERMES DE COUT

Patent Applicant/Assignee:

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Inventor(s):

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Patent and Priority Information (Country, Number, Date):

Patent: WO 9946658 A2 19990916

Application: WO 99US5010 19990305 (PCT/WO US9905010)

Priority Application: US 9838158 19980311

Designated States: AL; AM; AT; AU; AZ; BA; BB; BG; BR; BY; CA; CH; CN; CU;
CZ; DE; DK; EE; ES; FI; GB; GD; GE; GH; GM; HR; HU; ID; IL; IN; IS; JP;
KE; KG; KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MD; MG; MK; MN; MW; MX;
NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; SK; SL; TJ; TM; TR; TT; UA; UG;
UZ; VN; YU; ZW; GH; GM; KE; LS; MW; SD; SL; SZ; UG; ZW; AM; AZ; BY; KG;
KZ; MD; RU; TJ; TM; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT;
LU; MC; NL; PT; SE; BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE; SN;
TD; TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 33104

Fulltext Availability:
Detailed Description

Detailed Discription

... web site.

DETAILED DESCRIPTION

As used herein, assets, rights or liabilities refers to any tradeable
commodity or item of value in which there exists a market for trading.
This definition includes securities, equities, derivatives, currencies,
fungible commodities, insurance contracts. mortgages, bonds, airline
reservations, hotel reservations, golf tee times, country club
memberships, antiques, etc...

4/3,K/7 (Item 7 from file: 349)
DIALOG(R)File 349:PCT Fulltext

(c) 2000 WIPO/MicroPatent. All rts. reserv.

00640519

**CONDITIONAL PURCHASE OFFER (CPO) MANAGEMENT SYSTEM FOR COLLECTIBLES
SYSTEME DE GESTION D'OFFRES D'ACHAT CONDITIONNELLES (CPO) POUR OBJETS DE
COLLECTION**

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Inventor(s):

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Patent and Priority Information (Country, Number, Date):

Patent: WO 9923595 A1 19990514

Application: WO 98US23462 19981104 (PCT/WO US9823462)

Priority Application: US 97964967 19971105

Designated States: AL; AM; AT; AU; AZ; BA; BB; BG; BR; BY; CA; CH; CN; CU;
CZ; DE; DK; EE; ES; FI; GB; GD; GE; GH; GM; HR; HU; ID; IL; IS; JP; KE;
KG; KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MD; MG; MK; MN; MW; MX; NO;
NZ; PL; PT; RO; RU; SD; SE; SG; SI; SK; SL; TJ; TM; TR; TT; UA; UG; UZ;
VN; YU; ZW; GH; GM; KE; LS; MW; SD; SZ; UG; ZW; AM; AZ; BY; KG; KZ; MD;
RU; TJ; TM; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC;
NL; PT; SE; BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE; SN; TD; TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 9798

Fulltext Availability:

Detailed Description

Detailed Discription

... a result, large organizations can often achieve substantial unit cost
savings, especially on commodities or **commodity** services (such as
office supplies, **insurance** or long distance telephone service) and on
perishable items (such as airline tickets and hotel...

4/3,K/8 (Item 8 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00636638

**SYSTEMS, METHODS AND COMPUTER PROGRAM PRODUCTS FOR ELECTRONIC TRADING OF
FINANCIAL INSTRUMENTS**

**SYSTEMES, METHODES ET PROGRAMMES INFORMATIQUES DESTINES A LA NEGOCIATION
ELECTRONIQUE D'INSTRUMENTS FINANCIERS**

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Street, Charlotte, NC 28284, US

Inventor(s):

MAY R Raymond; Address - MAY, R., Raymond, 1526 Reverdy Oaks Drive,
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Patent and Priority Information (Country, Number, Date):

Patent: WO 9919821 A1 19990422

Application: WO 98US21518 19981013 (PCT/WO US9821518)

Priority Application: US 9762410 19971014

Designated States: AL; AM; AT; AT; AU; AZ; BA; BB; BG; BR; BY; CA; CH; CN;
CU; CZ; CZ; DE; DE; DK; DK; EE; EE; ES; FI; FI; GB; GD; GE; GH; GM; HR;
HU; ID; IL; IS; JP; KE; KG; KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MD;
MG; MK; MN; MW; MX; NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; SK; SK; SL;
TJ; TM; TR; TT; UA; UG; US; UZ; VN; YU; ZW; GH; GM; KE; LS; MW; SD; SZ;
UG; ZW; AM; AZ; BY; KG; KZ; MD; RU; TJ; TM; AT; BE; CH; CY; DE; DK; ES;
FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; BF; BJ; CF; CG; CI; CM; GA;
GN; GW; ML; MR; NE; SN; TD; TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 3319

Fulltext Availability:
Detailed Description
Claims

Detailed Discription

... offsetting positions. The user is also provided with a facility for placing orders for various **financial instruments** via an **auction process** whereby the **system** automatically matches all orders and determines the prices and quantities executed based on several guidelines

...the user is provided with a switch auction facility whereby the user can use the **auction process** to trade forward rate agreement (FRA) switches with other counterparties utilizing the same credit preference

Claim

... The present invention further provides the ability for the users to place orders for various **financial instruments** via an **auction process** that can be one-to many or many-to-many, whereby the system automatically matches...

...invention is an auction trading that is available to users, whereby users can use an **auction process** to trade FRA switches with the other counterparties. This form of auction is referred to...

...as a switch auction. In the auctions, the price is preferably pre determined by the **system** prior to the **auction** taking place. The prices determined by the system are referred to hereafter as the fair... of the market module 44 (including the trade mechanism 30, group server mechanism 32, and **auction** mechanism 34) by **processor** 50. An external communication line 62 is provided to interface the central processing center 12...

...such as current state information for each trader workstations 20, user and business unit data, **financial instrument** definitions, order states, transaction states, confirmation states, historical confirmation and transaction data, credit preferences of...

...such as current state information for each trade workstation 20, user and business unit data, **financial instrument** definitions, order states, transaction states, confirmation states, historical confirmation and transaction data, credit preferences of...module 78 stores the symbol definitions utilized for the subject-based addressing of the different **financial instruments** traded in the system 10. The symbol module 78 also provides means for defining new...reset risk portfolio from the user. The inputted orders or portfolio is sent to the **auction** server 34 at the central **processing** center 12 where the **auction** or switch auction, respectively, is performed. The resulting matches are returned to the auction module...e., depth) of all the orders (e.g., bids and offers) available on a particular **financial instrument**, coded with credit preference information. The market entry interface 250 and the market detail interface...is provided the ability to select not just the best bid or offer, but any **bid** and offer in the **system** 10. This is important because for credit reasons, the viewing counterparty may not wish, or...

...not be allowed to, trade a particular bid or offer. This means that the best **bid** or offer in the **system** 10 is not necessarily the best bid or offer available to that counterparty.

The credit...a trade.

The system 10 further provides the functionality to permit the trading of various **financial instruments** via an auction function, as generally illustrated in a flowchart 600 of FIG. 29. The...

...and the quantity at which they wish to trade, as indicated by block 602.
The **auction process** then begins by calculating the price at which the most volume is traded, as indicated...

...price are preferably filled in proportion to each other. In a preferred embodiment of the **auction feature**, the **auction process** could be conducted a few times a day in order to maximize liquidity. The system...

4/3,K/9 (Item 9 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00631504

ORDER PROCESSING APPARATUS AND METHOD
SYSTEME ET PROCEDE DE TRAITEMENT DE COMMANDES

Patent Applicant/Assignee:

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Inventor(s):

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OX2 6SY, GB

Patent and Priority Information (Country, Number, Date):

Patent: WO 9914695 A1 19990325

Application: WO 98GB2818 19980917 (PCT/WO GB9802818)

Priority Application: GB 9719829 19970917

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CZ; DE; DK; EE; ES; FI; GB; GE; GH; GM; HR; HU; ID; IL; IS; JP; KE; KG;

KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MD; MG; MK; MN; MW; MX; NO; NZ;

PL; PT; RO; RU; SD; SE; SG; SI; SK; SL; TJ; TM; TR; TT; UA; UG; US; UZ;

VN; YU; ZW; GH; GM; KE; LS; MW; SD; SZ; UG; ZW; AM; AZ; BY; KG; KZ; MD;

RU; TJ; TM; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC;

NL; PT; SE; BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE; SN; TD; TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 12845

Fulltext Availability:
Detailed Description

Detailed Discription

... a computer scheduling system allocating computing resources to users or to jobs submitted by users; **electricity** generating plants offering to supply power to a distribution system at different costs and generated from different fuels; a computer processor allocating resources such as memory and **bandwidth** to different internal processes or software applications; and financial traders offering to buy and sell resources or **financial instruments**, such as stocks or currencies, in exchange for other **financial instruments**.

A number of different technical solutions have been used for the above allocation or matching...For example the invention is applicable to systems for allocating computer time, telecommunication frequencies and **bandwidth**, power generation and distribution capacity and so on, The invention can be implemented by means...

4/3,K/10 (Item 10 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00605437

NETWORK COMPUTER TRADING SYSTEM
SYSTEME COMMERCIAL INFORMATIQUE EN RESEAU

Patent Applicant/Assignee:

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1BL , GB

Inventor(s):

LAWRIE Roderick Malcolm Gordon; Address - LAWRIE, Roderick, Malcolm,
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1BL , GB

Patent and Priority Information (Country, Number, Date):

Patent: WO 9849639 A1 19981105

Application: WO 98GB1240 19980429 (PCT/WO GB9801240)

Priority Application: US 9745229 19970430; GB 9716983 19970811; GB
9721355 19971008

Designated States: AL; AM; AT; AU; AZ; BA; BB; BG; BR; BY; CA; CH; CN; CU;
CZ; DE; DK; EE; ES; FI; GB; GE; GH; GM; GW; HU; ID; IL; IS; JP; KE; KG;
KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MD; MG; MK; MN; MW; MX; NO; NZ;
PL; PT; RO; RU; SD; SE; SG; SI; SK; SL; TJ; TM; TR; TT; UA; UG; US; UZ;
VN; YU; ZW; GH; GM; KE; LS; MW; SD; SZ; UG; ZW; AM; AZ; BY; KG; KZ; MD;
RU; TJ; TM; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC;
NL; PT; SE; BF; BJ; CF; CG; CI; CM; GA; GN; ML; MR; NE; SN; TD; TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 7960

Fulltext Availability:

Detailed Description

Detailed Discription

... of an input interface for inputting product details for purchasing
wines and for purchasing car **insurance** , respectively. In this way a
user is prompted to enter data relevant to the specific **commodity** he
wishes to purchase.

Tabble 1

COUNTRY

REGION

YEAR

QUALITY

GRAPE

COLOUR

Table 2

MAKE...

4/3,K/11 (Item 11 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2000 WIPO/MicroPatent. All rts. reserv.

00545547

**DISTRIBUTED MATCHING SYSTEM FOR DISPLAYING A BOOK OF CREDIT FILTERED BIDS
AND OFFERS**

**SYSTEME D'APPARIEMENT REPARTI POUR L'AFFICHAGE DE SOUMISSIONS ET D'OFFRES
FILTRES EN FONCTION D'UN LIVRE DE CREDIT**

Patent Applicant/Assignee:

REUTERS TRANSACTION SERVICES LIMITED; Address - REUTERS TRANSACTION
SERVICES LIMITED , 5, rue de Jargonnant, CH­1207 Geneva , CH

Inventor(s):

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HOFFMAN Jack W; Address - HOFFMAN, Jack, W. , 700 Shore Road &7AA, Long
Beach, NY 11561 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9745802 A2 19971204

Application: WO 97IB819 19970523 (PCT/WO IB9700819)

Priority Application: US 96654685 19960529

Designated States: AL; AM; AT; AU; AZ; BA; BB; BG; BR; BY; CA; CH; CN; CU;
CZ; DE; DK; EE; ES; FI; GB; GE; GH; HU; IL; IS; JP; KE; KG; KP; KR; KZ;
LC; LK; LR; LS; LT; LU; LV; MD; MG; MK; MN; MW; MX; NO; NZ; PL; PT; RO;
RU; SD; SE; SG; SI; SK; TJ; TM; TR; TT; UA; UG; UZ; VN; YU; GH; KE; LS;

MW; SD; SZ; UG; AM; AS; BY; KG; KZ; MD; RU; TJ; TM; AT; BE; CH; DE; DK;
ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; BF; BJ; CF; CG; CI; CM;
GA; GN; ML; MR; NE; SN; TD; TG
Publication Language: English
Filing Language: English
Fulltext Word Count: 7857

Fulltext Availability:
Detailed Description

Detailed Discription

... hardware limitations of providing a dynamically updated,
fully-filtered view of the market for multiple **financial instruments**
to multiple trading entities are significant.

One possible way to address these problems is through of the market for
multiple **financial instruments**. These novel techniques will be
described in detail below with reference to the accompanying drawings...

4/3,K/12 (Item 12 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2000 WIPO/MicroPatent. All rts. reserv.

00328663

CREDIT MANAGEMENT FOR ELECTRONIC BROKERAGE SYSTEM
GESTION DE CREDITS POUR SYSTEME DE COURTAGE ELECTRONIQUE

Patent Applicant/Assignee:

FOREIGN EXCHANGE TRANSACTION SERVICES INC

TOGHER Michael

DUNNE Michael F

HARTHEIMER Richard

Inventor(s):

TOGHER Michael

DUNNE Michael F

HARTHEIMER Richard

Patent and Priority Information (Country, Number, Date):

Patent: WO 9315467 A1 19930805

Application: WO 93US916 19930202 (PCT/WO US9300916)

Priority Application: US 92830408 19920203

Designated States: AU; CA; JP; US; AT; BE; CH; DE; DK; ES; FR; GB; GR; IE;
IT; LU; MC; NL; PT; SE

Publication Language: English

Fulltext Word Count: 9163

English Abstract

An anonymous trading **system** (Fig. 1) identifies the best **bids** and
offers (QuoteSubmit, Fig. 3) from those counterparties (WS Alal) with
which each party (WS...

...To that end, each bid or offer (QuoteSubmit, Fig. 3) for a particular
type of **financial instrument** is prescreened by the system for
compatibility with limited credit information (for example, a one...

...is calculated for each of the traders (WS Alb, ... WS A2a) dealing with
that particular **financial instrument**.

?

File 15:ABI/Inform(R) 1994-2000/Aug 02
(c) 2000 Bell & Howell
File 9:Business & Industry(R) Jul/1994-2000/Aug 03
(c) 2000 Resp. DB Svcs.
File 623:Business Week 1985-2000/Jul W4
(c) 2000 The McGraw-Hill Companies Inc
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 275:Gale Group Computer DB(TM) 1983-2000/Aug 03
(c) 2000 The Gale Group
File 624:McGraw-Hill Publications 1985-2000/Aug 01
(c) 2000 McGraw-Hill Co. Inc
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
File 636:Gale Group Newsletter DB(TM) 1987-2000/Aug 03
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(c) 2000 IDG Communications
File 647:CMP Computer Fulltext 1988-2000/Jul W3
(c) 2000 CMP

| Set | Items | Description |
|-----|---------|---|
| S1 | 7931 | (COMMODIT? OR ELECTRICITY? OR ELECTRICAL? OR BANDWIDTH? OR WATER? OR GAS OR UTILITIES) AND (TIER?(N4)SYSTEM? OR TIER?(N4-PRIC?) |
| S2 | 1593 | S1(N15) (SALE? OR BID? ? OR AUCTION? OR SELLING? OR SALE? - OR PURCHASE? OR BUY? OR ACQUIR?) |
| S3 | 2125348 | INSURANC? OR FINANC?(N2)INSTRUMENT? OR HEDGE(N2)CONTRACT? - OR PRICE?(N2)PROTECTION? OR PRICE(N2)INSURANCE? OR GAP?(N2)INSURANCE? OR LOSS?(N2)PROTECTION? OR RISK?(N2)MANAGE? |
| S4 | 37640 | (RISK?) (N4) (COEFFICIENT? OR CO()EFFICIENT? OR PURCHASE? OR BUY? OR ACQUIR?) |
| S5 | 230 | S2 AND (S3 OR S4) |
| S6 | 314 | S1 (S) (S3 OR S4) |
| S7 | 10 | S1 (S) (S3 AND S4) |
| S8 | 8 | S2 AND S3 AND S4 |
| S9 | 77 | (COMMODIT?) (N20) (TIER?(N3)PRICE? OR TIER?(N3)SYSTEM?) |
| S10 | 9 | S9 AND (S3 OR S4) |
| S11 | 8 | RD S7 (unique items) |
| S12 | 8 | RD S8 (unique items) |
| S13 | 7 | RD S10 (unique items) |
| ? | | |

11/3,K/1 (Item 1 from file: 15)
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01958456 46949263

Trading systems: More human than machine?

Stavros, Richard

Public Utilities Fortnightly PP: 26-34 Fall 1999

ISSN: 1078-5892 JRNL CODE: PUF

WORD COUNT: 3772

TEXT: It takes more than just technology to **manage** the risks of electric **commodity** trading, say experts. By Richard Stavros

AS ELECTRIC DEREGULATION EXPOSES MORE ENERGY companies to the...

... assembled. Should an energy company implement the same vendor's system for all trading and **risk -management** functions or should it integrate best-of-breed software packages?

Dave Christensen, manager of information... vendor that provides the front-to-back-office [trading] solution:'he says.

PG&E Energy Trading **purchased** the **RiskWorks** suite in April 1997, but later switched to other systems. In late October, the trading...

... PG&E expanded the trading technology used in its power trading business over to its **gas** trading operation.

"The thing about power vs. gas is really almost a coincidence that we...

...he says.

Furthermore, Valenti explains that how the commodity is traded has no impact on **risk management**.

"The trading activity itself could occur on the Internet or via the usual broker phone... accounting rule set to go into effect next year revolutionize the technology utilities use to **manage commodity risk** ?

Financial experts predict that Financial Accounting Standard 133 (EAS 133), which specifically defines what is...

11/3,K/2 (Item 2 from file: 15)
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01143601 97-92995

The industry at a turning point

Snyder, John H; Simpson, Eric M; Shulman, Marvin L; Watson, Teri; Taylor, Mervin S

Best's Review (Prop/Casualty) v96n9 PP: 36-43+ Jan 1996

ISSN: 0161-7745 JRNL CODE: BIP

WORD COUNT: 15014

...TEXT: the necessary medical treatment before they can "opt out" of the network.

Investment results. The **insurance** industry is more dependent than ever on investment results to make money. Since 1979, the...

... s profitability is greatly affected by the financial markets. With bond values once again "above **water** " and a stock market at record highs, **insurance** companies have stood to generate strong total investment returns. After two consecutive years of declining...

11/3,K/3 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
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00776160 94-25552

Financial ambassadors

Moore, Philip

Central European n26 PP: 27-31 Oct 1993

ISSN: 0962-2543 JRNL CODE: CEE

WORD COUNT: 4000

...TEXT: This form of barter, more discussed than carried out, would allow Italian companies to get **insurance** cover on the basis of future hard currency revenues. But the intricacies of counterpurchase and...

... legal system in the CIS, could make the documentation more expensive than margins in the **commodity** business allow.

So could the cost of insurance. Even Italy, widely regarded as one of...

11/3,K/4 (Item 4 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00680340 93-29561

Marketer-movers

Gill, Douglas

Oil & Gas Investor v13n2 PP: 44-49 Feb 1993

ISSN: 0744-5881 JRNL CODE: OGI

WORD COUNT: 3681

...TEXT: s Gas Bank.

While Enron may be the company furthest along in creating a total **gas** sales package with **price protection**, competition is brewing--maybe not to create total branded packages over long terms, but to... Gas Clearinghouse, Houston. "This creates an ability to deliver gas at a fixed price, provide **risk management** and give the **buyer** recourse if it doesn't happen."

Marketers have to be big as well as equipped...trading for Natural Gas Clearinghouse.

Options, unlike futures, aren't always exercised. They're just **insurance**. If the **price** goes over \$2.50 and the customer wants to buy all his extra **gas**, the marketer uses his calls to buy it for \$1.50. If the price doesn't...

11/3,K/5 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03796719 Supplier Number: 48229917 (USE FORMAT 7 FOR FULLTEXT)

FROM COLOSSUS TO CASUALTY: THE TRANSFORMATION OF JAPAN'S INSURANCE INDUSTRY

JEI Report, v1998, n2, pN/A

Jan 16, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 7051

... however.

One potential difficulty is a variation on the "you can lead a horse to **water**, but you can't make him drink" theme. As noted, **insurance** companies currently cannot price products independently. In fact, Japan's automobile insurers said in September...stock at relatively high prices, with the result that, at 1997's yearend depressed stock **prices**, all but two middle-tier (size rank nine to 16) life **insurance** companies had

unrealized net losses. Unfortunately, the same firms often were the ones with the...

11/3,K/6 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

11631586 SUPPLIER NUMBER: 58243201 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Trading systems: more human than machine?(energy industry; electric
commodity trading)(Information Technology Supplement)
Stavros, Richard
Public Utilities Fortnightly (1994), 137, 22, S26
Dec, 1999
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 4044 LINE COUNT: 00321

TEXT:

It takes more than just technology to manage the risks of electric commodity trading, say experts.
... assembled. Should an energy company implement the same vendor's system for all trading and risk -management functions or should it integrate best-of-breed software packages?
Dave Christensen, manager of information...

...an integrated package that we developed in-house called the RiskWorks suite, which has financial risk -management , as well as the physical scheduling of power and gas , all integrated into a single database," Christensen says.

The software assets of RiskWorks--developed by...that provides the front-to-back-office (trading)solution," he says.

PG&E Energy Trading purchased the RiskWorks suite in April 1997, but later switched to other systems. In late October, the trading...

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"The thing about power vs. gas is really almost a coincidence that we ...

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Financial experts predict that Financial Accounting Standard 133 (FAS 133), which specifically defines what is...

11/3,K/7 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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05187244 SUPPLIER NUMBER: 10690874 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Revised FHA rules: 'baby out with bath water?' (Federal Housing
Authority's housing and insurance market rules)
Heinly, David
Professional Builder and Remodeler, v56, n7, p20(1)
April 15, 1991
ISSN: 1053-6353 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 580 LINE COUNT: 00043

Revised FHA rules: 'baby out with bath water?' (Federal Housing
Authority's housing and insurance market rules)

11/3,K/8 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2000 The Gale Group. All rts. reserv.

03939574 SUPPLIER NUMBER: 07544107 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Deregulation of utilities: the natural gas experience.
Dreyfus, Daniel A.
Business Economics, v24, n2, p41(7)
April, 1989
CODEN: BECODS ISSN: 0007-666X LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 5495 LINE COUNT: 00446

... become uncertain. Because of the increased competitiveness in end-use markets from alternative fuels and **gas -to-gas** competition, the **risk** of **acquiring** rights to **gas** reserves for future supply has been greatly increased. In addition, even the inventory costs of providing in advance for the normal seasonal variations in **gas** demand cannot be collected in competition with the low spot market prices being dictated by ...whatever they may think, they will find that they have a utility obligation to find **gas** for their service area. Small distribution companies or **gas** -using entities (such as school districts) that may have gone to spot **gas** are likely to be in the worst shape. They may be without a supply and unable to find or bid for the **gas** in a tight spot market. State regulatory commissions, acting alone, will have little authority to ...

...also schools, hospitals, courthouses, police stations (and would you believe the office buildings where your **insurance** company, your bank or your dentist are located).

To avoid these consequences, as the gas...

12/3,K/1 (Item 1 from file: 15)
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01958456 46949263
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Stavros, Richard
Public Utilities Fortnightly PP: 26-34 Fall 1999
ISSN: 1078-5892 JRNL CODE: PUF
WORD COUNT: 3772

TEXT: It takes more than just technology to **manage** the **risks** of electric commodity trading, say experts. By Richard Stavros

AS ELECTRIC DEREGULATION EXPOSES MORE ENERGY...

...utility a major trading power, says Eldon Klaassen, president of Allegro Development, a trading and **risk - management** software and systems developer. The way people use the technology is as important as the...

... new transaction, the company needs to know how to account for that transaction. Trading and **risk -management** personnel must determine the value-at-risk (VAR) and project a daily profit and loss...

...sessions with man: Single Vendor vs.
System Design: Single Vendor vs. Integrated Approach

Perhaps because **electricity** remains partially regulated, debate continues among technology executives concerning the kind of system to **buy** and how it should be assembled. Should an energy company implement the same vendor's system for all trading and **risk -management** functions or should it integrate best-of-breed software packages?

Dave Christensen, manager of information... vendor that provides the front-to-back-office [trading] solution:'he says.

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...he says.

Furthermore, Valenti explains that how the commodity is traded has no impact on **risk management**

"The trading activity itself could occur on the Internet or via the usual broker phone... accounting rule set to go into effect next year revolutionize the technology utilities use to **manage** commodity **risk** ? Financial experts predict that Financial Accounting Standard 133 (EAS 133), which specifically defines what is...

... from vertically integrated utility to trading organization will require more than just advanced technology, say **risk managers** . Good trading groups, they agree, first need "a realization that the old days are gone."

FAS 133:What Does It Mean For Energy Companies?

PricewaterhouseCoopers' Fred Cohen, partner for energy **risk management** , and Lou LeGuyader, principal consultant explain the challenges energy companies face in becoming compliant with define a derivative and those criteria are not limited to **financial instruments** , but also include certain purchase and sales contracts that have derivative characteristics embedded in the...

... LEGUYADER: What is insidious about this is that a lot of the operating contracts that **utilities** would have used to **buy** or sell capacity might have derivative attributes in them that this statement clearly carves out ...

...methodologies need to be embedded into the systems technology.They don't necessarily have to **buy** a new trading floor system.

Richard Stavros is the senior editor at Public **Utilities** Fortnightly.

12/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01739243 03-90233

Bank privatization in transitional economies: A general framework with application to Hungary's Magyar Kulkereskedelmi bank transaction
Schnatterly, Karen; Kormendi, Roger C; Snyder, Edward A; Jereb, Christopher
Financier v5n2/3 PP: 6-23 Summer/Autumn 1998
ISSN: 1073-7340 JRNL CODE: FNR
WORD COUNT: 13222

...TEXT: regulatory system are: (1) accounting standards; (2) capital requirements; (3) a supervisory system; (4) deposit **insurance** ; and (5) licensing.

While no accounting system is ideal, the International Accounting Standards (IAS) provide...

...is an important element of the supervisory system.

There is an important interaction between deposit **insurance** (either implicit or explicit) and capital requirements. Deposit **insurance** involves a put option for the bank that can be described in terms of a... multilateral investor tranche for two reasons: (1) there is another entity providing capital, so the **purchase** price and **risk** are shared; and (2) a multilateral entity such as the EBRD provides some protection against... government programs designed to increase capital adequacy and address bad loans. With the new two-tiered banking **system** , major banks inherited doubtful loans from the NBH. Government programs that supported the banks included **purchase** of company debt, restructuring funds from the privatization agencies and governmental credit guarantees.lo

In... an enormous deposit base franchise that would generate net profits even under increasing competition. Deposit insurance , implicit or explicit, would be available for the OTP individual depositor which created an important... have been adopted by most banks, the capital requirements are internationally credible, there is deposit insurance available for banks, and, as of January 1997, there was one independent regulatory body given...

12/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00904531 95-53923

Understanding financial futures

Klecka, Eileen

TMA Journal v14n4 PP: 49-53 Jul/Aug 1994

ISSN: 0731-1281 JRNL CODE: JCG

WORD COUNT: 2946

...ABSTRACT: traded on an organized futures exchange. Futures contracts may be used prudently for interest rate risk management . A financial futures contract acts as a proxy for an actual financial instrument . Users today lock in an interest rate associated with a specific financial activity to take...

...TEXT: today's financial futures contracts may not always require the physical delivery of an underlying financial instrument , they nevertheless have much in common with these early agreements. A financial futures contract is...

...traded on an organized futures exchange.

Futures contracts may be used prudently for interest rate risk management , whether for hedging or for purposes of income enhancement. The distinction here is the motivation...

...DO FUTURES CONTRACTS WORK?

A financial futures contract: acts as a proxy for an actual financial instrument such as a borrowing or lending agreement. Users today lock in an interest rate associated...

...By eliminating all other variables, trading activity focuses exclusively on the underlying interest rate. Futures prices are not tiered by the credit rating of the participants: the bid and offer prices are publicly disseminated and equally available to all market participants regardless of ...out the futures hedge position should approximately offset the increased borrowing cost.

WHAT ABOUT COUNTERPARTY RISK ?

The buyer or the seller of a financial futures contract has agreed today to perform a specific...

...exit positions as needed to be the greatest benefit of using futures for interest rate risk management . How can the futures markets both offer participants the ability to offset their positions at...

... the pledged items. Margin levels will be lower for those entities using futures to establish risk - management positions than for purely speculative transactions.

Those unaccustomed to dealing in the futures markets may...

...DESCRIPTORS: Risk management

12/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00776160 94-25552

Financial ambassadors

Moore, Philip

Central European n26 PP: 27-31 Oct 1993

ISSN: 0962-2543 JRNL CODE: CEE

WORD COUNT: 4000

...TEXT: of the entire process was reflected in the premiums charged by European ECAs for project **insurance** east of the Elbe--which were simply the same as those charged everywhere else.

Today...

... contractors as well as their bankers. Says Sven Herlyn, export finance manager at Berliner Bank: "**Insurance** will become more expensive and it could be that German producers and exporters will become...

... spite of some recent speculation that these will play more of a role in export **insurance** . "In recent times there has been a decrease, rather than an increase in private **insurance** ," says a German banker.

"The main disadvantages are that you don't get cover for...an interesting point and a troublesome one as well. The idea of an export credit **insurance** is to provide **insurance** cover and not export subsidies. Therefore, premium income should cover export credit **insurance** systems, and this is obviously not the case in many countries."

Von Bethmann cites east ... an annual fixed interest rate of 5.93%, to finance the \$96.5 million export **sale** of 295 Caterpillar tractors and spare parts to Gazprom, Russia's natural **gas** production and distribution entity. That deal alone outstrips the amount of loans Eximbank authorized for...

... commercial loans to small and medium-sized companies producing or selling US exports; export credit **insurance** , protecting against both political and commercial **risks** of a foreign **buyer** defaulting; medium and long-term guarantees of commercial loans to foreign buyers of US exports... market virtually dead for the CIS, exporters and investors have turned to the state-backed **insurance** scheme. Unfortunately, they could not have done so at a worse time.

Explains Francesco Pittore...

...to prestige projects. SACE denies the charge, saying that a well ordered queue exists and **insurance** is made available according to the agency's criteria. Lobbying, it claims, cuts no ice...

...originally as a legally autonomous section within the Istituto Nazionale delle Assicurazioni, the giant state **insurance** company, which the government hopes to sell next spring.

According to Pittore, however, the real...

... This form of barter, more discussed than carried out, would allow Italian companies to get **insurance** cover on the basis of future hard currency revenues. But the intricacies of counterpurchase and...

... documentation more expensive than margins in the commodity business allow.

So could the cost of **insurance** . Even Italy, widely regarded as one of the easiest touches in export credits, is looking...

12/3,K/5 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

00731896 93-81117

Some differences in corporate structure in Germany, Japan, and the United States
Columbian cartel launches bid for Japanese firms A cautionary note
on drawing lessons from comparative corporate law

Roe, Mark J; Ramseyer, J Mark; Romano, Roberta
Yale Law Journal v102n8 PP: 1927-2037 Jun 1993
ISSN: 0044-0094 JRNL CODE: YLJ

WORD COUNT: 47437

...TEXT: annual meetings. Finally, stockholding institutions unhappy with managers can threaten to sell their stock, leaving **managers** at the risk of a takeover. Not only have Japanese commentators described this potential as an important theoretical... passive ownership of no more than 5% of a nonbank's stock.

Lastly, American deposit **insurance** historically encouraged weak bank capitalization, which limited banks' ability to make large equity investments. Bank...

... of bank failure onto the public.(51) By encouraging low levels of capital, extensive deposit **insurance** has made many banks too weak to own much stock. If deposit **insurance** were less extensive, banks would be pressed to raise more equity, either by market forces...not as severe as U.S. regulation--although Japanese banks could not issue securities, sell **insurance** or own very large blocks of stock, they could become large and be active in...Until last year, ten stockholders who merely spoke with one another about corporate events and **managers** risked violating proxy rules.(89) Interbank (and interfinancier) communications among banks with large blocks of stock...from direct ownership by banks and reappear in a complex intermediary that combines mutual funds, **insurance** funds, brokerage stock, and pensions. To some extent, this combination already exists in Germany. Deutsche Bank combines several of these, and the new Dresdner-Allianz **Insurance** combination combines several others.(99) Stock-based power seems to be increasing in Japan, as...Similarly, after the prospect of American-style takeovers arose in Germany,(114) Dresdner Bank, Allianz **Insurance** Company, and Hoechst, a huge chemical firm, developed major cross-shareholdings among themselves and other... groups--small bankers or managers, for example--to produce laws restricting large banks, giving deposit **insurance** to small banks, and protecting managers from takeovers. The restraints on German banks, in contrast... banks. When many of them faced collapse in 1933, they pressed Congress for federal deposit **insurance** at the same time Glass-Steagall separation was on the agenda. The interest-group impetus for extensive deposit **insurance** has been the political power of small country banks. They got it enacted,(158) extended deter deposit **insurance** .(161) The large banks miscalculated, however, and Congress, after passing the Glass-Steagall Act, also passed deposit **insurance** , which to this day continues to prop up thousands of small banks.(162) Politics subsidized... much weight to corporate governance issues. Bank solvency is too important. America's extensive deposit **insurance** (and the too-big-to-fail doctrine) makes banks and stock a volatile mixture. The...

... than that they will disable themselves and pass these risks onto the public through deposit **insurance** . Reforming deposit **insurance** , however, has thus far proven to be nearly intractable--again, small banks have too much...

... killed shortly after they were announced,204 and Congress has done little to limit deposit **insurance** .205 Congress' new effort to control the impulse to pay uninsured depositors at banks that...

... untestkd. Since we cannot unleash banks at the same time that we have unleashed deposit **insurance** , a plausible beginning might be to allow bank stock ownership, but only with very high...Ito, M&A to Kabushiki Mochiai no Honshitsu, KINYU J., Dec. 1989, at II.

43. **Insurance** companies have, in recent years, been unhappy with dividend

211. Cf. HARGREAVES PARSONSON, OWNERSHIP OF INDUSTRY 1-2, 32...in the stock market. Since the market is relatively efficient, most stocks the bank could **buy** present the same expected **risk** -adjusted return. Other than concern over assembling a diversified portfolio, the bank will thus find... firms have lower bank debt after deregulation than the less successful firms, which supports an **insurance** rationale for the Japanese financial group organization--protecting poor managers--rather than an efficiency explanation...

12/3,K/6 (Item 6 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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00680340 93-29561

Marketer-movers

Gill, Douglas

Oil & Gas Investor v13n2 PP: 44-49 Feb 1993

ISSN: 0744-5881 JRNL CODE: OGI

WORD COUNT: 3681

TEXT: It took awhile, but "**selling** natural **gas** is getting to be a real business, like **selling** washing machines," says Jeffrey Skilling, president of Enron **Gas** Services (EGS), Houston. "We're taking the simplest commodity there is, a methane molecule, and...

...under a brand name, like General Electric."

There are three ways an end user can **buy** the company's Enfolio branded **gas** : The most expensive package delivers **gas** at a fixed **price** ; the second- **tier** delivers it at **prices** between set limits, and the third tier delivers it at prices that vary with spot prices, but at dampened volatility. Producers can get these same services on the **sales** end by **selling** their gas into Enron's **Gas** Bank.

While Enron may be the company furthest along in creating a total **gas** **sales** package with **price** **protection** , competition is brewing--maybe not to create total branded packages over long terms, but to...

... greases the way? Who puts the initial sellers--the producers--in touch with these final **buyers** ? Who brokers the deals and rents space in the "trucks"--the pipelines?

The largest **gas** sellers like Chevron, Mobil and Phillips can do it themselves. These companies have the volumes...

... its own gas, along with that of producers in the fields where it operates. Snyder **Gas** Marketing Co. sold 8 Bcf in 1992.

Also able to find **buyers** on their own are the entrepreneurial middlemen who have sprung up to **buy** pieces of downstream hardware. These are players like Denver's Associated Natural **Gas** Co., which owns gathering lines; Western Gas Resources, which owns liquids processing plants; and Houston...

...and storage dome near Houston where four interstate pipelines meet. (See "Liquid Profits," Oil and **Gas** Investor, December 1991.) These companies routinely **buy** large quantities of **gas** to run their businesses.

But smaller sellers need somebody to aggregate their supplies just as...

... the end user," says Vinod Dar, president of Dar & Co., Washington, D.C. He recently **purchased** an independent marketer, Sunrise Energy Co., on behalf of Jefferson **Gas** Systems and Washington State! **Water** Power Co., a gas and electric utility.

"This is what adds value in the gas...

... the formerly regulated pipeline, which used to make a market in the big

middle by buying gas from the producer and selling it to the end user.

"The marketer, if he is to serve as an aggregator, ...president and general counsel for Natural Gas Clearinghouse, Houston. "This creates an ability to deliver gas at a fixed price, provide risk management and give the buyer recourse if it doesn't happen."

Marketers have to be big as well as equipped...

... serving customers. "In its rate-base operations, an LDC just takes a price on the buy side and then passes it on to the customers through a 'gas cost adjustment,'" says Jake Ulrich, senior vice president of energy trading for Natural Gas Clearinghouse...out of the cold into a pipeline's embrace is EnTrade Corp. The new Tenneco Gas Marketing Co. will be formed of EnTrade's 800 MMcf per day of sales and the 1.37 Bcf per day of Tenneco's old marketing affiliate, Tenngasco Corp...

... world? Petroleum Industry Research Associates executive Allen Stewart thinks "LDCs will have to heighten their risk-management skills or they will become the high-cost supplier of last resort." Their cheap-to...

...party (mostly large industrial) marketing customers. This business takes place outside our parent's traditional sales territory," says Brooklyn Interstate's Maddox.

"This allows me to combine several commodity markets to get a margin higher than the utility's 12.1% regulated rate of deal, because it's always scrambling to find a lot of gas. It's the biggest marketer, selling more than 1 Tcf annually, or 3 Bcf per day. Supplying and servicing all those...

... Coastal, Mobil and Phillips. Yet in Clearinghouse's case, less than a third of its sales, or 900 MMcf daily, are backed by residue gas output from processing plants and gathering lines it owns. The Apache deal only adds another...

...pay a premium of 10c to 15c per Mcf, and include the cost in his bid for the job, says Jake Ulrich, senior vice president of energy trading for Natural Gas Clearinghouse.

Options, unlike futures, aren't always exercised. They're just insurance. If the price goes over \$2.50 and the customer wants to buy all his extra gas, the marketer uses his calls to buy it for \$1.50. If the price doesn't do that, he just doesn't...

12/3,K/7 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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Dec, 1999
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WORD COUNT: 4044 LINE COUNT: 00321

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...participate in strategy sessions with management."

System Design: Single Vendor vs. Integrated Approach

Perhaps because **electricity** remains partially regulated, debate continues among technology executives concerning the kind of system to **buy** and how it should be assembled. Should an energy company implement the same vendor's system for all trading and **risk -management** functions or should it integrate best-of-breed software packages?

Dave Christensen, manager of information...

...an integrated package that we developed in-house called the RiskWorks suite, which has financial **risk -management**, as well as the physical scheduling of power and gas, all integrated into a single...that provides the front-to-back-office (trading)solution," he says.

PG&E Energy Trading **purchased** the RiskWorks suite in April 1997, but later switched to other systems. In late October, the trading...

...he says.

Valenti says that his review of risk systems reveals that many trading and **risk -management** software companies are moving along this path.

"Altra (Energy Technologies) has a pretty impressive suite...

...he says.

Furthermore, Valenti explains that how the commodity is traded has no impact on **risk -management**.

"The trading activity itself could occur on the Internet or via the usual broker phone...accounting rule set to go into effect next year revolutionize the technology utilities use to **manage** commodity **risk** ?

Financial experts predict that Financial Accounting Standard 133 (FAS 133), which specifically defines what is...

...from vertically integrated utility to trading organization will require more than just advanced technology, say **risk managers**. Good trading groups, they agree, first need "a realization that the old days are gone...

...FAS 133: What Does It Mean For Energy Companies?

PricewaterhouseCoopers' Fred Cohen, partner for energy **risk management**, and Lou LeGuyader, principal consultant, explain the challenges energy companies face in becoming compliant with...

...has very specific criteria that define a derivative and those criteria are not limited to **financial instruments**, but also include certain purchase and sales contracts that ...LEGUYADER: What is insidious about this is that a lot of the operating contracts that **utilities** would have used to **buy** or sell capacity might have derivative attributes in them that this statement clearly carves out...

...methodologies need to be embedded into the systems technology. They don't necessarily have to **buy** a new trading floor system.

Richard Stavros is the senior editor at Public Utilities Fortnightly.

...DESCRIPTORS: Derivatives (**Financial instruments**)--

12/3,K/8 (Item 2 from file: 148)

DIALOG(R) File 148:Gale Group Trade & Industry DB

(c)2000 The Gale Group. All rts. reserv.

03939574 SUPPLIER NUMBER: 07544107 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Deregulation of utilities: the natural gas experience.

Dreyfus, Daniel A.

Business Economics, v24, n2, p41(7)

April, 1989

CODEN: BECODS ISSN: 0007-666X LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 5495 LINE COUNT: 00446

... the symmetry between the markets. As prices of competitive petroleum products rose, users of natural **gas** in the intrastate market became willing and able to **bid** for **gas** at prices above that adjudged by the FPC to be "just and reasonable" for the...become uncertain. Because of the increased competitiveness in end-use markets from alternative fuels and **gas -to-gas** competition, the **risk of acquiring** rights to **gas** reserves for future supply has been greatly increased. In addition, even the inventory costs of...producers or outright ownership of resources to reduce their risk of exposure. Even in spot **purchases**, the big customer is more likely to be able to find **gas** in a tight supply situation. When spot prices go up and brokers are unable to...
...in the worst shape. They may be without a supply and unable to find or **bid** for the **gas** in a tight spot market. State regulatory commissions, acting alone, will have little authority to...

...also schools, hospitals, courthouses, police stations (and would you believe the office buildings where your **insurance** company, your bank or your dentist are located).

To avoid these consequences, as the gas...

...world, the responsibility for making these investments is not quite clear. "Prudent" distribution companies and **gas** users are **buying** cheap spot **gas** on the surplus market at prices that do not even cover simple replacement cost, let...

13/3,K/1 (Item 1 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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01429988 00-80975

Reinsurers still see satisfactory results

Jennings, John
National Underwriter (Property & Casualty/Risk & Benefits Management)
v101n20 PP: 69, 83 May 19, 1997
ISSN: 1042-6841 JRNL CODE: NUN
WORD COUNT: 655

ABSTRACT: In spite of the fiercely competitive environment that has engulfed the property and casualty **insurance** industry in general for the past several years, US reinsurers seem to be more than...

TEXT: In spite of the fiercely competitive environment that has engulfed the property and casualty **insurance** industry in general for the past several years, U.S. reinsurers seem to be more...

...on international business tended to be generally not as good.

However, Michael A. Smith, an **insurance** industry analyst with Solomon Brothers in New York, pointed out that the names of those...

...are not necessarily engaged in the price war that is taking place in the middle- **tier** reinsurance market, where **price** is the main **commodity**," he said.

Mr. Smith said "the Gen Re's, NAC Re's and the other...

...DESCRIPTORS: **Insurance** industry

13/3,K/2 (Item 2 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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00938989 95-88381

Green groups brace for farm bill debate

Carlson, Gordon S
Agri Marketing v32n10 PP: 40-46 Nov/Dec 1994
ISSN: 0002-1180 JRNL CODE: AGI

WORD COUNT: 2646

...TEXT: farm management program option should be made "more farmer friendly and more effective in removing **commodity** program penalties on sustainable agriculture," the statement continues.

Milk prices should be increased with a two-tiered pricing system ; the first tier to cover farmers' costs of production and the second tier price set very low to...

...prevention measures as a condition for farm program eligibility;

* Ensure that federal policies on crop insurance and disaster assistance "do not penalize farmers who employ multiyear rotations, integrated pest management and...

13/3,K/3 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2000 Resp. DB Svcs. All rts. reserv.

02769944 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Century Of Cheese

(Cheese consumption rose to over 30 lbs/capita/yr in 1999 vs about 8 lbs/yr in 1965; sales of cheddar cheese rose 6.8% and sales of Colby rose 7%)

Dairy Field, v 183, n 3, p 1+

March 2000

DOCUMENT TYPE: Journal ISSN: 1055-0607 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2623

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...We intend to expand our products and packaging to meet customer needs."

Industry Challenges

Volatile **commodity** pricing, more stringent environmental requirements, foreign subsidies, an oversupply of milk, the two-tiered pricing system and consumer health concerns are among the challenges processors face.

"**Commodity** volatility is one of the industry's biggest challenges," says Kraft's Haben. "Broad price...

...difficult for processors and farmers to plan and invest in growth." Processors need to develop **risk management** tools to manage inevitable rises and falls in costs, she adds.

Because Oregon is a...Haben points out. "Therefore, we need to continue working with the industry to further develop **risk management** tools with more income predictability so that we can improve our planning and investment in...

13/3,K/4 (Item 1 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0501608 BW1269

ARBITRON PATHFINDER STUDY: Arbitron's New Media Pathfinder Study identifies consumer segments for interactive marketers to pursue

July 18, 1995

Byline: Business Editors & Entertainment Writers

...information, vendors may avoid

the pitfall of new video services being viewed as yet another commodity with the buying decision made exclusively on price . For example, different tiers of services will appeal to the entertainment-focused Fast Laners versus the information-hungry Savvy...

...NewMedia. "Most importantly, the strength of the Pathfinder model is its ability to help companies manage the risk of decisions about content, packaging, delivery and marketing. Pathfinder addresses the business need to evaluate...

13/3,K/5 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2000 The Gale Group. All rts. reserv.

02803081 Supplier Number: 45686844 (USE FORMAT 7 FOR FULLTEXT)
INTERACTIVE STUDY: ARBITRON'S NEW MEDIA PATHFINDER STUDY IDENTIFIES
CONSUMER SEGMENTS FOR INTERACTIVE MARKETERS TO PURSUE
EDGE: Work-Group Computing Report, v6, n270, pN/A
July 24, 1995
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1070

... information, vendors may avoid the pitfall of new video services being viewed as yet another commodity with the buying decision made exclusively on price . For example, different tiers of services will appeal to the entertainment-focused Fast Laners versus the information-hungry Savvy...

...NewMedia. "Most importantly, the strength of the Pathfinder model is its ability to help companies manage the risk of decisions about content, packaging, delivery and marketing. Pathfinder addresses the business need to evaluate...

13/3,K/6 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

06516368 SUPPLIER NUMBER: 14171853 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Categories of futures/options firms. (Directory)
Futures (Cedar Falls, Iowa), v21, n15, p7(20)
Jan 1, 1993
DOCUMENT TYPE: Directory ISSN: 0746-2468 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 11720 LINE COUNT: 01048

... Advisors Inc. Richard J. Reese Reifler Trading The Rich Financial Group Inc. Peter del Rio Riskmaster Capital Management Riva Finance S.A. Roark International Ltd. R. Dana Roark Rocky Mountain Financial Forecasting Roemer...Services The Small Investor's Software Co. Source Translation & Optimization Stalsby/Wilson Associates Inc. Star Commodities Ltd. Support Our Systems Inc. Gary B. Sutcliffe Tech Hackers Inc. Terco Computer Systems Tierra del Fuego Ltd. Traders Insight Inc. Trader's Software Inc. Trirex Systems Inc. Tunxis Design...Stop Loss Report T.B.S.P. Inc. Tech Hackers Inc. Technical Analysis of Stocks & Commodities Technical Tools Technicom Inc. Technova Research Inc. Telekurs Terco Computer Systems Thoughtware Tierra del Fuego Ltd. T.K. Associates Tools For Timing Townsend Analytics Ltd. Traders Insight Inc...
...Associates Inc. Financial Systems Software (UK) Ltd. FM Labs Forecast Futures Group Inc. Forex Interest Risk Management Pty. Ltd. David W. Fox Fusion Systems Group Inc. Futrend Ltd. Futures Truth Future Systems...

...L. Swanson and Co. Swanson Trading Co. Systems Intertrade Corp. Talon Development Corp. Tanaka Currency Risk Management Inc. Tech Hackers

Inc. Technicom-Inc. Telnet America Inc. Tierra del Fuego Ltd. Tomdan Co...

...Jordan & Jordan Kokanee Systems Software Lester Associates Inc. Light Securities Microcomputer Publishing Center Inc. Micro **Insurance** Software Inc. Micron Inc. MTI National Computer Network NeXT Computer Inc. North American Quotations Inc...Energy Point Trend Technique Farmers Marketing Resources First Guardian Financial Floor Brokers Hotline Forex Interest **Risk Management** Pty. Ltd. Fortucast Market Timing Inc. Foundation for the Study of Cycles Fourth Time Inc...Progressive Capital Advisors Corp. Prospector Commodities Inc. Providence Trading Co. Quantitative Financial Strategies Inc. Refco **Riskmaster** Capital **Management** Roberts-Slade Inc. Rocky Mountain Financial Forecasting Rohden Derivatives Management Inc. SafeHaven Accountancy A.G...

...Capital Group Gary B. Sutcliffe Hal L. Swanson and Co. Swanson Trading Co. Tanaka Currency **Risk Management** Inc. Angel Tan Research Group TGS Investments Three Rivers Investments Ltd. Tiger on Spreads T...

...G. Edwards & Sons Inc. Financial Freedom & Futures John K. Flaherty & Associates Fleischner Co. Forex Interest **Risk Management** Pty. Ltd. FutureSelect Portfolio Management Inc. Gardner & Associates Hansen Associates Gary Hofer Commodities-Linsco Private...

...Schulze SDTP Select CTA Selections A. Silver Trading Summit Capital Group Synthetic Intelligence Tanaka Currency **Risk Management** Inc. Peter Thomas T/R Financial Management Group Inc. Venture Trading Corp. Wallace L. Wilson...Ltd. First Equity Management Inc. FOBAI/IFIAI Gifford Long Associates Forex Analytics Ltd. Forex Interest **Risk Management** Pty. Ltd. Fortucast Market Timing Inc. Foundation for the Study of Cycleff Fourth Time Inc...

...Summit Capital Corp. Hal L. Swanson and Co. Swanson Trading Co. Synergy Futures Tanaka Currency **Risk Management** Inc. Angel Tan Research Group Tech Hackers Inc. Telecom Information Systems Terco Computer Systems TGS...

13/3,K/7 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

05124336 SUPPLIER NUMBER: 10491931 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Composer and Clarity. (evaluation)
Oberholtzer, Gregory
Futures (Cedar Falls, Iowa), v20, n4, p70(1)
March, 1991
DOCUMENT TYPE: evaluation ISSN: 0746-2468 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 673 LINE COUNT: 00055

... run simultaneously. To generate trading decisions, it can use values of any number of different **commodities**, stocks or fundamental data (such as interest rates), including "baskets" of stocks or **commodities**.

Users may build multiple-tier **systems** and programs that track related markets, do arbitrage or automatic hedging. Pyramiding and other multiple...

...charting capabilities, Clarity produces custom "ticker tapes" and quote pages. Particularly helpful are the Portfolio/**Risk Management** windows. These enable the user to track positions by account or across a number of

...
?

File 15:ABI/Inform(R) 1-2000/Aug 03
 (c) 2000 Bell & Howell
 File 9:Business & Industry(R) Jul/1994-2000/Aug 03
 (c) 2000 Resp. DB Svcs.
 File 623:Business Week 1985-2000/Jul W4
 (c) 2000 The McGraw-Hill Companies Inc
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 275:Gale Group Computer DB(TM) 1983-2000/Aug 03
 (c) 2000 The Gale Group
 File 674:Computer News Fulltext 1989-2000/Jun W1
 (c) 2000 IDG Communications
 File 647:CMP Computer Fulltext 1988-2000/Jul W3
 (c) 2000 CMP
 File 624:McGraw-Hill Publications 1985-2000/Aug 01
 (c) 2000 McGraw-Hill Co. Inc
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 636:Gale Group Newsletter DB(TM) 1987-2000/Aug 03
 (c) 2000 The Gale Group
 File 621:Gale Group New Prod. Annou. (R) 1985-2000/Aug 03
 (c) 2000 The Gale Group
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 16:Gale Group PROMT(R) 1990-2000/Aug 03
 (c) 2000 The Gale Group
 File 148:Gale Group Trade & Industry DB 1976-2000/Aug 03
 (c) 2000 The Gale Group
 File 20:World Reporter 1997-2000/Aug 03
 (c) 2000 The Dialog Corporation plc

| Set | Items | Description |
|-----|---------|--|
| S1 | 2192534 | COMMODITY? OR ELECTRICITY? OR ELECTRICAL? OR WATER? GAS OR BANDWIDTH? |
| S2 | 12592 | S1 AND ((AUCTION? OR BID?) (N5) (SYSTEM? OR PROCESS? OR DEVIC?)) |
| S3 | 2143928 | INSURANCE? OR FINANCIAL?(N2) INSTRUMENT? OR HEDG? OR PRICE?-(N2) PROTECT? |
| S4 | 321 | S2 (S) S3 |
| S5 | 321 | S4 (S) S2 |
| S6 | 176 | S5 (S) (AUCTION? OR BID?) |
| S7 | 4 | S6 AND (TIER?(N4) PRIC? OR TIER?(N4) SYSTEM? OR MULTI?() LEVEL?(N4) PRIC?) |
| S8 | 4 | RD (unique items) |
| S9 | 142 | S6 NOT PY=2000 |
| S10 | 102 | RD (unique items) |
| S11 | 58 | S10 AND (ELECTRIC? OR UTILIT?) |
| S12 | 57 | RD (unique items) |
| S13 | 4 | S12 AND (TIER? OR MULTI() LEVEL?) |
| S14 | 1 | S12 (N30) (TIER? OR MULTI() LEVEL?) |
| ? | | |

01737183 03-88173

The common law "duty to serve" and protection of consumers in an age of competitive retail public utility restructuring

Rossi, Jim

Vanderbilt Law Review v51n5 PP: 1233-1321 Oct 1998

ISSN: 0042-2533 JRNL CODE: AVLR

WORD COUNT: 39873

...TEXT: ballot system; third, regulators can assign basic service obligations to power suppliers following a competitive bidding auction conducted under regulated terms; fourth, as some consumer advocates have suggested, regulators could assign the...

...power suppliers in proportion to their market share, similar to residual assignment of risks in insurance markets. This Part addresses the risks and costs associated with these proposals as alternatives for providing reliable service to small residential customers of electricity.

As I shall argue, while all of these approaches are operationally feasible for maintaining residual...playing field with just and reasonable terms of sale. Instead, the commission built a two-tier system allowing degraded competitive service lacking in protection for customers.

Norlander, supra note 2, at 8...

8/3,K/2 (Item 2 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00726833 93-76054

Between a Rock and a Hard Place

Hagger, Euan

Euromoney PP: 129-131 Jun 1992

ISSN: 0014-2433 JRNL CODE: ERM

WORD COUNT: 2493

...TEXT: the level of bidding by a bank and provided profitable arbitrage opportunities between the various tiers of the system. Vested interests made it almost impossible to control the issuance of new licences. Some of ...over the changes that needed to be made," says Osibodu. The central bank introduced a auction system for primary Treasury bill issues, while making the bills easily transferable by endorsement. Most importantly...

... as strengthening bank funds, trading in securities should attract investors such as pension funds and insurance companies.

According to Annibale, Citibank is working to develop Treasury bill markets in Zaire, Senegal...

8/3,K/3 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00724205 93-73426

A Guide to the New East

Anonymous

Euromoney New East Supplement PP: 2-64 Feb 1992

ISSN: 0014-2433 JRNL CODE: ERM

WORD COUNT: 15040

...TEXT: SYSTEM--The National Bank of Bulgaria Act was passed in June 1991, creating a two-tier system in which an independent central bank supervises and regulates commercial banks and has exclusive rights... maintained on the prices of 14 basic foodstuffs and domestic public

STOCK EXCHANGE--The Sofia Commodity Exchange holds weekly auctions

STRUCTURE OF BANKING SYSTEM --Yugoslavia has a two-tier banking system, with the National Bank of Yugoslavia (and the central banks of the federal republics) on...

8/3,K/4 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

10155865 SUPPLIER NUMBER: 19927501 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Scarce resource, real business or threat to profitability? (electricity transmission)
Hyman, Leonard S.; Ilic, Marija
Public Utilities Fortnightly (1994), 135, n18, 34(6)
Oct 1, 1997
LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 3618 LINE COUNT: 00314

... hedging, the MIT plan operates differently. In this case, the MIT plan conceives a two-tiered process that provides transmission system supports, approves use of market resources, and charges participants for their use of the system...We believe that the best way to assure fair treatment is to use an iterative auction for transmission system services, on a first-come first-served basis, with the market participants knowing the charge...

...ISO into the business of making commercial decisions for users. As for the need for insurance against unexpected shifts in operating conditions, need for systems services, or pricing, that is a matter between the market participant and insurance companies.

Some industry groups propose to give rights to use the system to specific users...

14/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00724205 93-73426
A Guide to the New East
Anonymous
Euromoney New East Supplement PP: 2-64 Feb 1992
ISSN: 0014-2433 JRNL CODE: ERM
WORD COUNT: 15040

...TEXT: resources except for timber and amber.

INDUSTRIAL PRODUCTION--Principal industries within the republic include the electrical and electronics industry, food processing and machine-building.

BANKING SYSTEM AND CURRENCY

STRUCTURE OF BANKING SYSTEM--Lithuania aims to create a two-tier banking system comprising a central bank and several commercial and specialised banks. The Bank of... INDUSTRIAL PRODUCTION--Romanian manufacturing is dominated by the timber-processing and metallurgical industries. However, permanent electricity shortages throughout the 1980s greatly hindered Romania's industrial capacity.
BANKING SYSTEM AND CURRENCY

STRUCTURE OF BANKING SYSTEM--Romania operates a two-tier banking system, in which the National Bank of Romania acts as the sole money-issuing...

12/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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In search of bargained-for fees for class action plaintiffs' lawyers: The promise and pitfalls of auctioning the position of lead counsel

Niebler, Andrew K

Business Lawyer v54n2 PP: 763-834 Feb 1999

ISSN: 0007-6899 JRNL CODE: BLW

WORD COUNT: 31995

...TEXT: resources.32 "[l]he lodestar formula essentially places the court in the position of a public utility commission that regulates the 'fair' return the attorney receives by both determining the attorney's...their bids and contractual performance become identical to those of "bad" firms.80

The winning bidder may also find that unanticipated circumstances alter the potential profitability of the bid and the incentives for class counsel to perform. For example, a firm which is unduly...

... resort to negotiating an early and low settlement.81 While it is possible that higher bids are reflective of nothing more than the particular lawyer's greed, there also exists a credible argument that higher bids reflect an increased willingness to fight for the class and/or a more realistic assessment...

... the principal cost of allocating the position of lead counsel through a low-cost provider bidding process is that certain firms that underestimate the value of a class claim, that underestimate the...

... intend to maximize their own interests by selling out the class will tend to be systematically rewarded.82

Courts utilizing the auction approach for selecting class counsel have attempted to deal with this problem by subjectively evaluating the quality of a firm prior to the selection of a winning bid, and also by monitoring class counsel's performance during the litigation.83 The more effective...

... has evaluated the case, and the range and probability of recovery, and has premised the bid on that evaluation; (ii) evidence of an ability and willingness to see the case through...

... guarantee a minimal level of recovery for the class; (iv) evidence of financial resources or insurance coverage adequate to compensate the class in the event of malpractice; and (v) evidence of...option called a "knock-in option."279 A knockin option on a financial instrument or commodity technically does not exist until some event or price level is reached.280 In other...

... knock-in option would provide a role similar to that provided by stage-of-litigation bids .281

The knock-in options could be sold as a package with the main call...

12/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01737183 03-88173

The common law "duty to serve" and protection of consumers in an age of competitive retail public utility restructuring

Rossi, Jim

Vanderbilt Law Review v51n5 PP: 1233-1321 Oct 1998

ISSN: 0042-2533 JRNL CODE: AVL R

WORD COUNT: 39873

...law "duty to serve" and protection of consumers in an age of competitive retail public utility restructuring

300. Like regulators' failure to allow complete stranded cost recovery, utilities might claim that mandated divestiture without just compensation is an unconstitutional taking. For the arguments, see Deregulatory Takings, supra note 3 (observing that deregulation of utility industries may constitute unconstitutional takings under the Supreme Court's takings jurisprudence). But see Williams...

... forward with formal state-wide restructuring plans. For example, Tallahassee, Florida, which owns a distribution utility and 490 MW of power generation but uses profits from electric and gas sales to pay for 32 percent of city services (including fire, police and...

... evaluated whether to sell its generation assets. See Florida Muni, Eyeing Deregulation, Considers Partners, Privatization, ELECTRIC UTIL. WK., Dec. 15, 1997, at 14.

Footnote:

302. For example, in Pennsylvania, regulators rejected...
...at D1.

Footnote:

305. As Clyde Wayne Crews, Jr. observes, the key to competition in utility distribution markets will be access to potentially exploitable alternative rights of way, from companies including...

... providers, phone companies, private railroads, and water and sewer lines. See Clyde Wayne Crews, Jr., Electric Utility Reform: The Free Market Alternative to Mandatory Open Access, ELECTRICITY J., Dec. 1997, at 1. In addition, of course, transmission line siting imposes a significant...

... distLubbock, Texas and 22 other towns, often because of competition between investor-owned and municipal utilities for service territory. See Jan Bellamy, Two Utilities Are Better Than One, in FREE MINDS AND FREE MARKETS 32 (Robert W. Poole & Virginia...

...Other, 25 Sw. U. L. REV. 487, 501 (1996).

308. See Harold Demsetz, Why Regulate Utilities? 11 J.L. & ECON. 55, 59 (1968) ("There is scarcely a city in the country that has not experienced competition in one or more of the utility industries.") (quoting BURTON N. BEHLING, COMPETITION AND MONOPOLY IN PUBLIC UTILITY INDUSTRIES 19-20 (1938)).

Footnote:

309. See Bruce L. Egan & Steven Wildman, Funding the Public...

DESCRIPTORS: Public utilities ; ...

...Electric utilities ;

12/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2000 Bell & Howell. All rts. reserv.

01700491 03-51481

Competition in electricity supply: Will '1998' be worth it?
Green, Richard; McDaniel, Tanga
Fiscal Studies v19n3 PP: 273-293 Aug 1998
ISSN: 0143-5671 JRNL CODE: FCS
WORD COUNT: 7942

Competition in electricity supply: Will '1998' be worth it?

Electricity Regulation

Reference:

- (1997b), The Competitive **Electricity** Market fi-om 1998: Price Restraints
-Third Consultation May 1997, Birmingham: Office of **Electricity**
Regulation.
- (1997c), The Competitive **Electricity** Market, Ji-om 1998: Price
Restraints -Fifth Consultation, August 1997, Birmingham: Office of
Electricity Regulation.
- (1997d), The Competitive **Electricity** , Market from 1998: Price
Restraints--Proposals, October 1997, Birmingham: Office of **Electricity**
Regulation.
- (1997e), 'Costs and benefits to consumers associated with competition in
electricity supply from 1998', pp. 115-25 in Trade and Industry Select
Committee, Liberalisation of the **Electricity** Market, vol. II, HC 279 of
Session 1996-97, London: HMSO.
Pollitt, M. G. (1997), 'The impact of liberalization on the performance of
the **electricity** supply industry: an international survey', Journal of
'Eier-gv Literature, vol. 3, no. 2, pp. 3-31.

Trade and Industry Select Committee (1995). Aspects of the **Electricit** ,
Supply, Industry, HC481 of Session 1994-95, London: HMSO.

- (1997), Liberalisation of the **Electricity** Market, HC279 of Session
1996-97, London: HMSO.

-(1998), Progress in the Liberalisation of the...

...DESCRIPTORS: **Electric utilities** ;

12/3,K/4 (Item 4 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
(c) 2000 Bell & Howell. All rts. reserv.

01696216 03-47206

Prospecting for municipalities is politically correct

France, Larry

Rough Notes v141n9 PP: 88-91 Sep 1998

ISSN: 0035-8525 JRNL CODE: RNO

WORD COUNT: 2099

ABSTRACT: Issues regarding prospecting for municipalities, and the
opportunities available in this market for **insurance** agents, are
discussed. Two methods are prevalent for governments to obtain coverages -
the **bid system** and agent/broker assignment. These markets have
tremendous capacity now. Coverages are becoming more available...

...TEXT: utilizing markets at Reliance, Gulf, Coregis, Travelers and Star.
All municipality risks are available except **electrical utilities** with
\$25 million on primary and property as needed.

Contact Joseph Maurer, President or

Patricia...

12/3,K/5 (Item 5 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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01669574 03-20564

Get on board for the public transport risk

Macdonald, Gill

Insurance Brokers Monthly & Insurance Adviser v48n7 PP: 13-15 Jul 1998

...TEXT: privatisation is also occurring all over the world, with many UK companies involved in the **bidding process**.

Airport owners also operate as landlords, with services contracted to facilities management companies, handling agents... lines of cars with smashed windscreens every morning!

There has also been talk about communal **electric** vehicles hired by the hour, in towns and cities. How are underwriters going to price...

... there are areas of London with housing developments being built without car parking provision.

When **electric** cars become more common, will battery chargers be covered in the open by household insurers...

... charger malfunctions and causes damage to the car's battery, is this accidental damage or **electrical** breakdown?

Obviously if the Government and future Governments are successful in persuading people to own...

12/3,K/6 (Item 6 from file: 15)
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01665146 03-16136

The ancillary forgotten services issue

Hirst, Eric; Kirby, Brendan

Electric Perspectives v23n4 PP: 22-30 Jul/Aug 1998

ISSN: 0364-474X JRNL CODE: ELP

WORD COUNT: 3599

ABSTRACT: Restructuring the **electricity** industry will create no new ancillary services. For the past several decades, traditional **utilities** provided these services as part of the bundled product they sold to their customers. However...

... allocation, purchase, sale, and technical justification for these services. In other words, everything except the **electrical** engineering is changing. In particular, because most of these services are provided by generating units...

...TEXT: YOU WERE TO ASK a dozen industry insiders to sketch a quick profile of the **electricity** industry in, say, the year 2005 (a time when we may be largely through the...

... both global enterprises and niche players. They might cite new technologies for generating and consuming **electricity** as well as new communications and computing systems.

(Photograph Omitted)

What would they say, however...

... services by the Federal Energy Regulatory Commission and interconnected operations services by the North American **Electric** Reliability Council) is vastly under-appreciated and under-explored. But transmission is the critical link...

...while maintaining reliability.

As three prominent economists wrote in a paper prepared for the Edison **Electric** Institute in 1994, unbundling generation and transmission is the sine qua non of efficient **electricity** competition:

developing national standards and metrics for the supply, delivery, and...

...suppliers will either over-or undercharge for services, an unsustainable situation.

* Efficient competition. Investor-owned **utilities** should encourage FERC to establish competitive markets for ancillary services wherever feasible. FERC could assume...

...diminish the benefits of competition.

Author Affiliation:

Eric Hirst and Brendan Kirby are consultants in **electric** industry restructuring and senior researchers at the Oak Ridge National Laboratory in Tennessee.

DESCRIPTORS: **Electric utilities** ;

12/3,K/7 (Item 7 from file: 15)
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01622830 02-73819

Privatization "genie" is out of the bottle

George, Gerry

Transmission & Distribution World v50n4 PP: 32-42 Apr 1998

ISSN: 1087-0849 JRNL CODE: TMD

WORD COUNT: 2722

...ABSTRACT: in 1991. He also discussed the role TransGrid has played in the development of the **electricity** market. Croft acknowledged the cooperation received from generators, retailers and network operators whose participation in...

TEXT: Headnote:

TransGrid's chief executive discusses Australia's move toward a national wholesale **electricity** market.

David Croft, TransGrid's chief executive, discussed Australia's deregulation program with Transmission & Distribution...

... in 1991. He also discussed the role TransGrid has played in the development of the **electricity** market. Croft acknowledged the cooperation received from generators, retailers and network operators whose participation in...

... the major restructuring of the industry in 1991 with the creation of a national wholesale **electricity** market for **electricity** in Australia?

A Croft: There were a number of forces. First, we were observing the...

... Also, it was clear that there was a need to attract private equity into the **utility** industry. Further recommendations included generators trading directly with customers over a single national grid.

Q...

...this has recently been reviewed. Queensland has adopted a similar policy to NSW.

Q The **electricity** reform program was scheduled to develop in state-by-state stages starting in 1995 and...

... this would not be achieved gave rise to the decision to develop the harmonized National **Electricity** Market 1 (NEM 1). This included NSW, Victoria and the Australian Capital Territory (ACT). Prior...

experience, material cost, flat or decreasing.

3. **Electrical** /mechanical type panel cost more than mechanical panel only.

4. Be aware of GFE component...

...brand new, exciting KSC aerospace estimating tool.

TOOL # 1A-COST OF FIBER OPTICS CABLE

Previously, **electrical** cable has been estimated in linear feet and pounds of copper at the price of...

12/3,K/9 (Item 9 from file: 15)
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01615099 02-66088

Cost estimators

Anonymous

Cost Engineering v40n4 PP: 11-13 Apr 1998

ISSN: 0274-9696 JRNL CODE: ACO

WORD COUNT: 2455

...TEXT: project. The estimator needs to gather information on access to the site and availability of **electricity**, water, and other services, as well as surface topography and drainage. The information developed during ...

... a total project cost summary, including the costs of labor, equipment, materials, subcontracts, overhead, taxes, **insurance**, markup, and any other costs that may affect the project. The chief estimator then prepares the **bid** proposal for submission to the developer. Construction cost estimators may also be employed by the project's architect or owner to estimate costs or track actual costs relative to **bid** specifications as the project develops. In large construction companies employing more than one estimator, it is common practice for estimators to specialize. For instance, one may estimate only **electrical** work and another may concentrate on excavation, concrete, and forms.

In manufacturing and other firms... thorough knowledge of construction materials, costs, and procedures in areas ranging from heavy construction to **electrical** work, plumbing systems, or masonry work have a competitive edge.

In manufacturing industries, employers prefer...and streets, bridges, and construction of more subway systems, airports, water and sewage systems, and **electric** power plants and transmission lines will stimulate demand for many more cost estimators. Job prospects...

12/3,K/10 (Item 10 from file: 15)
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01508813 01-59801

Scarce resource, real business or threat to profitability?

Hyman, Leonard S; Ilic, Marija

Public Utilities Fortnightly v135n18 PP: 34-39 Oct 1, 1997

ISSN: 1078-5892 JRNL CODE: PUF

WORD COUNT: 3328

ABSTRACT: **Electricity** transmission affects reliability, quality of service, and profits. Nevertheless, the current transmission system was not ...

... nor has it matched pace with shifts in population or the growth in

3Marija Ilic, Leonard Hyman, Eric Allen and Ziad Younes, "Transmission Scarcity: Who Pays?" **Electricity** Journal, July 1997.

4The ISO itself seeks bids from service providers to determine the lowest ...

... Expansion Planning in a Changing Industry," in Shimon Awerbuch and Alistair Preston, eds., **The Virtual Utility : Accounting, Technology and Competitive Aspects of the Emerging Industry** (Boston: Kluwer, 1997).

Footnote:

5As an...

... attract capital to transmission. See Alfred F Mistr, "Incremental-Cost Pricing: What Efficiency Requires," **PUBLIC UTILITIES FORTNIGHTLY**, Jan. 1, 1996, p. 33. See also, " **Electric** Transmission: Jury Still Out on Flow-Based Pricing," by Bruce W. Radford, **PUBLIC UTILITIES FORTNIGHTLY**, June 15, 1997, p. 41.

Author Affiliation:

Marija Ilic is a senior research scientist...

DESCRIPTORS: **Electric** utilities ; ...

...**Electricity** distribution...

...**Electric** rates

12/3,K/11 (Item 11 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01396141 00-47128

Case study: **Financing the Dayabumi Salak Pratama project**

Veech, John V

Journal of Project Finance v3n1 PP: 5-12 Spring 1997

ISSN: 1082-3220 JRNL CODE: JPFN

WORD COUNT: 3848

...TEXT: from the government. Concurrently, UGI, Pertamina, and PT. PLN (Persero) ("PLN"), the Indonesian state-owned **electricity** company, entered into an agreement where UGI would sell the steam (known as geothermal energy...

... 6), UGI would supply the steam to them, and the units, in turn, would sell **electricity** to PLN. (Due to the unique nature of these contracts, UGI physically delivers the **electricity** to PLN, although the sale is to Pertamina. Thus, PLN pays Pertamina for the **electricity**, and Pertamina is required to pay UGI for the **electricity** delivered).

Concurrently, UGI amended the contractual arrangements to become partners with P.T. Nusamba, thus...

... with the two earlier PLN units). Once construction of all units is completed, the total **electric** generating capacity supported by the field will be 330 MW (consisting of six 55 MW...

... 6 (where UGI operated both the geothermal resource and the power plant units, and sold **electricity** to PLN/Pertamina until the end of the BOT period) from those of units 1...such additional costs can run, and the amount can be substantial. In addition, the turnkey **bid process** can add substantially to a project's timetable.

Unocal eschewed the traditional approach, and entered...

12/3,K/12 (Item 12 from file: 15)

natural gas futures might provide a more efficient substitute. Since few electricity industry participants have developed trading skills, futures liquidity might be low. Extended periods of low...

...LIQUID POOLS

A well-structured power pool like the one proposed by San Diego Gas & Electric (SDG&E) could become the cornerstone of a competitive electricity market and provide a foundation for electricity futures. A deep, liquid pool with broad participation, flexible rules, and low barriers to entry...

...SWIM IN POWER POOLS

Once a competitive pool spot market is well established, a strong electricity futures market could emerge. An efficient network of electricity pools, much like the network of natural gas hubs, could provide deep market liquidity, with...

...and contract homogeneity. Futures could swim quite well in power pools.

Competition will reshape the electricity industry structure. Electricity futures could provide important market efficiency and risk management roles, but first the industry must...

... while addressing these challenges. Power pools could provide a fertile ground for the development of electricity futures.

SDG&E has designed a power pool which allows for a competitive generation market...

... the market should have a key tool from which it can shape and structure an electricity futures market.

1 See John Treat and Matt Rogers, "Paper Molecules and Paper Tigers," Natural Gas Week, April 1990.

2 See Don Garber, Bill Hogan, Larry Ruff, "An Efficient Electricity Market: Using the Pool to Support Real Competition," Electricity Journal, September 1994, pp. 48-59.

FUTURES DEFINED--PEAK POWER ON PAPER

Futures contracts give...but may be preferable in local markets with unique supply/demand characteristics.

Futures: Highly structured auction markets organized in formal exchanges used primarily for financial hedging. A futures contract gives the holder the right and the obligation to take delivery during...

... specified period. Most companies sell futures contracts before expiration, taking dollars rather than the physical commodity.

Options: Traded on formal exchanges, like futures. Options give the bidder the right, but not...

...years for oil futures).

Stephen Baum is an executive vice president with San Diego Gas & Electric Co. He has led SDG&E's efforts to design a new regulatory model. John...

...DESCRIPTORS: Electric utilities ;

12/3,K/13 (Item 13 from file: 15)
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01036765 96-86158

Making a bid for business at city hall

Sutton, Benjamin T
American Agent & Broker v67n4 PP: 22-28 Apr 1995
ISSN: 0002-7200 JRNL CODE: AGB
WORD COUNT: 3285

...ABSTRACT: if they fail to carry out these responsibilities, they may be held liable for damages. **Insurance** can help local government protect the property they are entrusted with and cover the liability suits they may face. Edward H. Sutton **Insurance** Agency Inc. (Aurora, Ohio) has been providing such protection for 40 years. It focuses on...

... have their own risk management departments and that thus are interested in obtaining advice and **insurance**. The agency subscribes to 4 or 5 area newspapers that it monitors for **bid** notices. In **bidding**, time is of the essence. In preparing a submission, the agency has little choice but to submit a **bid** based on what a city is asking for. However, when working on a renewal or as a consultant supervising the **bidding process**, it tries to make sure the information in the **bid** specifications is complete.

...TEXT: we provide a number of risk management services on a fee basis and coordinate the **bidding process** by which other agents or brokers provide the **insurance**. We find that our dual roles as agent and consultant (although never, of course, on...

... this article, I'll give you our perspective as both agents and consultants on the **bidding process**, perhaps the main way in which municipalities and other public entities obtain their **insurance**. I'll also briefly discuss some of the features that an **insurance** program for municipalities should contain.

The bidding process

One of the main ways that we...

...an efficient way to obtain insurance. Generally, municipalities can save money by conducting a single **bidding process** and by perhaps packaging some of their coverages, which a common expiration date allows. When...Most cities have a large amount of money tied up in boilers, air conditioning equipment, **electrical** panels, etc. Those that own water plants and sewage treatment plants also need this coverage...

...necessary appraisals conducted and assess a city's numerous exposures. When not engaged in the **bid**-letting **process**, we still have plenty to do as consultants. We usually inspect playground equipment or other...

... rise to liability claims at least every six months. Various city officials call us with **insurance** and risk management questions, such as asking us by how much a sprinkler system in a building could reduce property **insurance** premiums.

We require agents to furnish us copies of all loss reports, which we review ...

12/3,K/14 (Item 14 from file: 15)
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00967904 96-17297

Who turns on the lights?

Ryser, Jeffrey
Electrical World v209n1 PP: GP2-GP4+ Jan 1995
ISSN: 0013-4457 JRNL CODE: ELW

...ABSTRACT: growth. But there is no doubt that supplying the world's growing population with more **electrical** power will mean expanded opportunities for a range of international companies as well as the...

... systems in more than a dozen countries have come on the market through

an open bid process. In privatizations investors usually reveal their trust, or lack thereof, through their bids. On greenfield projects, however, political risk is usually handled through insurance policies.

...DESCRIPTORS: Electric power

12/3,K/15 (Item 15 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00928647 95-78039

Billionaires

Anonymous

Forbes v154n9 PP: 102-278 Oct 17, 1994

ISSN: 0015-6914 JRNL CODE: FBR

WORD COUNT: 41790

...TEXT: on company's policy board. Partners were next-door neighbors, high school chums. DeVos' father **electrician**; Van Andel's, car dealer. Post WWII tried flying service, then hamburger stand, then vitamin...Loews Theatres 1959; sold in 1985. 8) Added Lorillard (tobacco) 1968. 7) Added CNA Financial **Insurance** 1974. 6) Bulova watch 1978. 5) Bought 25% of "Tiffany Network" CBS, staged board-room...

... Saatchi & Saatchi stock offering 1991. 2) Larry (through Loews) bought Macy's stake; Chapter 11. Bid for Canary Wharf 1992 rejected by banks; doesn't count. 1) Stole David Letterman from...

...behind-the-scenes financial and strategic planner. Graduated from NYU at 18, master's in **electrical** engineering, attended Harvard Law. Business philosophy: "Profits will follow from quality." Eldest son Andrew runs... children. Son of stockbroker from Short Hills, N.J. Harvard M.B.A.; stint in **utility** finance. "Bud" started cable company with frat brother H. Irving Grousbeck 1963. Each partner, Bud...flowerpots, etc. Son John Sr. (d. 1993) joined 1940; president 1947. Switched from commercial to **electrical** products. Cost- and quality-conscious; built maker (now second largest) **electrical**, fiber-optic and electronic interconnection systems and switches. Took public 1972; expanded overseas. Today in...picked up Geffen Records (see Geffen). "Hollywood Godfather" sold MCA empire to Japanese giant Matsushita **Electric** 1990; took his pile, but still runs things from same corner office. Believed worth around...

... Loudspeakers. Wayland, Mass. 64. Married, 2 children. B.S./M.S. 1952, Ph.D. 1956 **electrical** engineering MIT. Born Philadelphia to Indian immigrant. Began research at MIT on acoustics 1956. Patented...

... jets. Sales (1994): \$500 million. Reinvests all profits in growth, R&D. Still professor of **electrical** engineering and computer science MIT. Prof's share of company estimated over \$450 million.

Caroline...worth estimated \$420 million.

Wallace Henry Coulter Joseph Coulter

Brothers. Blood cell analysis. Wallace studied **electrical** engineering Georgia Tech, dropped out 1932. Had numerous technical and service jobs while tinkering in... 1993. Gary's 35% recently worth \$340 million; 5 siblings share 44%.

David William Grainger

Electrical equipment. Skokie, Ill. 66. Married, 3 children. Father William, **electrical** engineer, started wholesale **electrical** motor distributor 1927 in Chicago with \$6,750. Tried mail-order catalog Motorbook; now grown...Expanded during 1970s energy crisis. Survived 1980s coal downturn with lucrative long-term contracts from **utilities**, steel companies. Nonunion labor meant one of lowest-cost U.S. producers. Began

unloading 1992...
?

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| Set | Items | Description |
|-----|--------|---|
| S1 | 689318 | COMMODITY? OR ELECTRICITY? OR ELECTRICAL? OR WATER? GAS OR BANDWIDTH? |
| S2 | 311 | S1 AND ((AUCTION? OR BID?) (N5) (SYSTEM? OR PROCESS? OR DEVIC?)) |
| S3 | 94746 | INSURANCE? OR FINANCIAL?(N2) INSTRUMENT? OR HEDG? OR PRICE?-(N2) PROTECT? |
| S4 | 3 | S2 AND S3 |

4/7/1 (Item 1 from file: 583)
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09167921

hutchisoan whampoa e-commerce is expected to reach HK\$ 5.6bn

HONG KONG: HUTCHISON TO SEE E-COMMERCE RISE
Ming Pao Daily News (XKJ) 30 Sep 1999 p.B3
Language: CHINESE

According to Morgan Stanley, the value of e-commerce business by Hutchison Whampoa is expected to reach up to HK\$ 5.6bn in 1999 and HK\$ 5.77bn in 2000. Hutchison has entered **bidding** for electronic delivery **systems** for public services offered by the government. Its e-commerce web site "Cybermall" will include financial and travel services in the near future. In October, Hutchison Telecom will promote Cybermall. The Cybermall of Hutchison Telecom has at least 40 tenants at present and provides shopping information such as department stores, PCs, **electrical** appliances, books and entertainment. The Cybermall is expected to offer services including credit card, mortgage lending, securities, **insurance**, flight tickets, hotels booking, car leasing and tour packages.

4/7/2 (Item 1 from file: 2)
DIALOG(R) File 2:INSPEC
(c) 2000 Institution of Electrical Engineers. All rts. reserv.

6215137 INSPEC Abstract Number: B1999-05-8110B-057

Title: **Trading electrical energy in open electricity markets in Australia**

Author(s): Mielczarski, W.; Michalik, G.

Author Affiliation: Dept. of Electr. & Comput. Syst. Eng., Monash Univ., Clayton, Vic., Australia

Conference Title: IEEE Power Engineering Society. 1999 Winter Meeting (Cat. No. 99CH36233) Part vol.2 p.873-8 vol.2

Publisher: IEEE, Piscataway, NJ, USA

Publication Date: 1999 Country of Publication: USA 2 vol. xxiii+1340 pp.

ISBN: 0 7803 4893 1 Material Identity Number: XX-1999-00318

U.S. Copyright Clearance Center Code: 0 7803 4893 1/98/\$10.00

Conference Title: IEEE Power Engineering Society. 1999 Winter Meeting

Conference Date: 31 Jan.-4 Feb. 1999 Conference Location: New York, NY, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Economic aspects (E); Practical (P)

Abstract: This paper presents the introduction of an open **electricity** market in Victoria, Australia, and the analysis of spot prices from July 1994 till January 1998. A new structure of a competitive market where independent energy suppliers and users create **electricity** prices in a **bidding system** is discussed. **Electricity** trading takes three major forms: vesting contracts, **hedge** contracts and the spot market. Although less than 10% of **electrical** energy is purchased in the spot market, spot prices strongly affect contract prices and the behaviour of pool participants. The statistical analysis of spot prices shows a continuing trend towards very low spot prices. However, network limitations and the coincidence of scheduling line maintenance with hot weather leads to extremely high prices. The anatomy of the Black Week in November 1997 is discussed in detail. (4 Refs)

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4/7/3 (Item 2 from file: 2)
DIALOG(R) File 2:INSPEC
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6197574 INSPEC Abstract Number: B1999-05-8110B-002

Title: **A study on the application of power pool system in Taiwan-the**

England and Wales experiences

Author(s): Liu Yuin-Hong

Author Affiliation: Syst. Oper. Dept., Taiwan Power Co., Taipei, Taiwan

Journal: Monthly Journal of Taipower's Engineering vol.602 p.9-25

Publisher: Taiwan Power Co. Power Res. Inst,

Publication Date: Oct. 1998 Country of Publication: Taiwan

CODEN: TGYUFU ISSN: 0494-5468

SICI: 0494-5468(199810)602L:9:SAPP;1-Y

Material Identity Number: D478-1998-012

Language: Chinese Document Type: Journal Paper (JP)

Treatment: Economic aspects (E); General, Review (G)

Abstract: The purposes of this paper are to review the power pool mechanism operated in England and Wales since 1990 and to conduct a feasibility study on the application of the competition mechanism to the situation in Taiwan. First, the major parts of the pool operation such as the bidding process, price determination, settlement and hedge contract are introduced. Then, the current status of power system operation in Taiwan is presented. Finally if the power pool is applied in Taiwan, necessary changes for the mechanism are recommended and discussed. (6 Refs)

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File 99:Wilson Appl. Sci & Tech Abs 1983-2000/Jun
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| Set | Items | Description |
|-----|-------|---|
| S1 | 96 | (COMMODIT? OR ELECTRICITY? OR ELECTRICAL? OR BANDWIDTH? OR WATER? OR GAS OR UTILITIES) AND (TIER?(N4)SYSTEM? OR TIER?(N4-PRIC?) |
| S2 | 7 | S1(N15) (SALE? OR BID? ? OR AUCTION? OR SELLING? OR SALE? - OR PURCHASE? OR BUY? OR ACQUIR?) |
| S3 | 99647 | INSURANC? OR FINANC?(N2)INSTRUMENT? OR HEDGE(N2)CONTRACT? - OR PRICE?(N2)PROTECTION? OR PRICE(N2)INSURANCE? OR GAP?(N2)INSURANCE? OR LOSS?(N2)PROTECTION? OR RISK?(N2)MANAGE? |
| S4 | 915 | (RISK?) (N4) (COEFFICIENT? OR CO()EFFICIENT? OR PURCHASE? OR BUY? OR ACQUIR?) |
| S5 | 0 | S2 AND (S3 OR S4) |
| S6 | 1 | S1 (S) (S3 OR S4) |
| S7 | 0 | S1 (S) (S3 AND S4) |
| S8 | 0 | S2 AND S3 AND S4 |
| S9 | 4 | (COMMODIT?) (N20) (TIER?(N3)PRICE? OR TIER?(N3)SYSTEM?) |
| S10 | 0 | S9 AND (S3 OR S4) |
| S11 | 1 | S1 AND (S3 OR S4) |
| S12 | 2842 | (COMMODIT?) AND S3 |
| S13 | 4 | S12 (S)S4 |
| ? | | |

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06414177

Plans to boost pension funds

HUNGARY: GOVERNMENT MOVE TOWARD PRIVATE PENSIONS
New Europe (YVX) 22-28 Dec 1996 p.12
Language: ENGLISH

In January 1997 the Hungarian government is to present a bill on a reform of the pension system to the parliament, which is expected to pass it by the beginning of April 1997. The government's plans entail adding a second tier to the statutory pension system, which would channel one-third of pension contributions to private pension funds. Initially the pension funds would invest the money in Hungarian shares and bonds, but after 3-4 years also on international markets. The government estimates that by the year 2020 savings in private pension funds would correspond to 40% of gross domestic product. The Hungarian government is under pressure to reform the social security system. Pension and health insurance account for close to one-third of government spending. The proposed reform of pensions would take effect from 1998. Employees would have a transition period until 2009.

9/7/1 (Item 1 from file: 35)
DIALOG(R) File 35:Dissertation Abstracts Online
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1074647 ORDER NO: AAD89-20197

THE CONSEQUENCES FOR ARGENTINA OF ALTERNATIVE U.S. AND ARGENTINE TRADE AND AGRICULTURAL POLICIES (UNITED STATES)

Author: WESTHOFF, PATRICK CHARLES

Degree: PH.D.

Year: 1989

Corporate Source/Institution: IOWA STATE UNIVERSITY (0097)

SUPERVISOR: WILLIAM H. MEYERS

Source: VOLUME 50/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1749. 287 PAGES

Argentine farmers operate in a complex, unstable and generally adverse policy environment. The study develops a model that reflects the policy and world market environment faced by Argentine agricultural producers. The model is used to investigate the effects of the U.S. Food Security Act of 1985 on Argentine agriculture, as well as the consequences of possible policy responses by the Argentine government.

Argentine commodity prices are linked to U.S. prices via a multi-tiered price transmission process. Export tax rates are endogenized, and are shown to be positively related to world market prices and Argentine inflation rates. Domestic marketing margins are also positively related to world commodity prices, so that the price transmission elasticity between U.S. prices and Argentine producer prices is less than one.

For four major crops, total area harvested is related to real returns to crop production and the size of the cattle herd. Crop area shares are determined by relative real rates of return. Short-run own-price supply elasticities range from 0.39 to 0.71, while long-run elasticities are much larger. For the major crop commodities, the model also determines domestic use, ending stocks, and net trade. The model incorporates a simplified livestock sector, and computes a variety of sectoral aggregates.

Model results indicate that the lower world prices resulting from the U.S. Food Security Act of 1985 resulted in significant reductions in crop production and reduced export revenue by more than \$1.0 billion per year. Devaluing the Argentine currency and eliminating export taxes are two possible policy responses that would offset some of the effects of the U.S. legislation on the agricultural sector. However, a devaluation would likely spur domestic inflation, and eliminating export taxes would reduce government revenues.

9/7/2 (Item 1 from file: 583)

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06639804

Power generators hit at trading overhaul plan

UK: POWER TRADING REFORMS ANNOUNCED

Financial Times (FT) 08 Jun 1998 p.10

Language: ENGLISH

Aimed at bringing the electricity trading system more in line with other energy and **commodity** markets, the industry regulator Offer has announced plans to replace the electricity pool with a three-tier market. The new **system** would consist of a futures market allowing customers to hedge power requirements several years in advance, a short-term market for submitting bids just four hours before trading, and a balancing market to adapt bids to the latest supply and demand requirements during actual trading. A firm cash bid would be required in advance from generators, traders and customers. Customers have generally welcomed the reforms, although doubts still remain over the government's policy towards new power stations which might compete with coal. However, the Association of Electricity Producers believes the new system could increase supply risks without providing cost benefits for customers.

(c) Financial Times 1998

9/7/3 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

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6459630 INSPEC Abstract Number: C2000-02-7210N-063

Title: The Gateway system: uniform Web based access to remote resources

Author(s): Fox, G.; Haupt, T.; Akarsu, E.; Kalinichenko, A.; Kang-Seok Kim; Sheethalnath, P.; Choon-Han Youn

Author Affiliation: Northeast Parallel Archit. Centre, Syracuse Univ., NY, USA

Conference Title: Proceedings of the ACM 1999 Java Grande Conference
p.1-7

Publisher: ACM, New York, NY, USA

Publication Date: 1999 Country of Publication: USA vi+182 pp.

ISBN: 1 58113 161 5 Material Identity Number: XX-1999-01347

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Conference Title: Proceedings of the 1999 Association for Computing Machinery Conference on Java Grande

Conference Sponsor: ACM

Conference Date: 12-14 June 1999 Conference Location: San Francisco, CA, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: Exploiting our experience developing the WebFlow system, we designed the Gateway system to provide seamless and secure access to computational resources at ASC MSRC. The Gateway follows our **commodity** components strategy, and it is implemented as a modern three-tier **system**. **Tier 1** is a high-level front end for visual programming, steering, run-time data analysis and visualization that is built on top of the Web and OO commodity standards. Distributed object-based, scalable, and reusable Web server and Object broker middleware forms **Tier 2**. Back-end services comprise **Tier 3**. In particular, access to high-performance computational resources is provided by implementing the emerging standard for metacomputing API. (15 Refs)

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9/7/4 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

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6355108 INSPEC Abstract Number: C1999-10-6150N-084

Title: Web based metacomputing

Author(s): Haupt, T.; Akarsu, E.; Fox, G.; Furmanski, W.
Author Affiliation: Northeast Parallel Archit. Center, Syracuse Univ.,
NY, USA

Journal: Future Generation Computer Systems vol.15, no.5-6 p.735-43

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SICI: 0167-739X(199910)15:5/6L.735:BM;1-X

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Document Number: S0167-739X(99)00023-0

Language: English Document Type: Journal Paper (JP)

Treatment: New Developments (N); Practical (P)

Abstract: Programming tools that are simultaneously sustainable, highly functional, robust and easy to use have been hard to come by in the HPCC arena. This is partially due to the difficulty in developing sophisticated customized systems for what is a relatively small part of the worldwide computing enterprise. Thus, we have developed a new strategy-termed High Performance Commodity Computing (HPCC) [G. Fox, W. Furmanski, HPCC as high performance commodity computing, in: I. Foster, C. Kesselman (Eds.), Building National Grid, <http://www.npac.syr.edu/users/gcf/HPcc/html>]-which builds HPCC programming tools on top of the remarkable new software infrastructure being built for the commercial Web and distributed object areas. We add high performance to commodity systems using multi-tier architecture with the Globus metacomputing toolkit as the back-end of a middle-tier of commodity Web and object servers. We have demonstrated the fully functional prototype of Webflow during the Alliance'98 meeting. (16 Refs)

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>>>KWIC option is not available in file(s): 77

13/3,K/1 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abstracts Online

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01607300 ORDER NO: AAD98-07638

THE THEORY OF FINANCIAL INSURANCE WITH AN APPLICATION TO EARTHQUAKES AND CATASTROPHE BONDS (CALIFORNIA)

Author: PENALVA ZUASTI, JOSE SEBASTIAN

Degree: PH.D.

Year: 1997

Corporate Source/Institution: UNIVERSITY OF CALIFORNIA, LOS ANGELES (0031)

Source: VOLUME 58/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3659. 139 PAGES

...and security trading--and makes them mutually consistent.

This framework provides competitive dynamic prices for insurance contracts and insurance derivatives, such as catastrophe bonds, as the expected discounted value of their payoffs, and their...

...which I use to show that risk-averse agents' optimal trading behavior is to share risk by buying insurance on themselves (thereby eliminating the idiosyncratic component in their endowments) and by trading aggregate securities...

13/3,K/2 (Item 2 from file: 35)

DIALOG(R)File 35:Dissertation Abstracts Online

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01497556 ORDER NO: AAD96-24441

FARMER PARTICIPATION IN GOVERNMENT COMMODITY PROGRAMS: A MULTIYEAR RISK MANAGEMENT ANALYSIS

Author: MONKE, JAMES DALE

Degree: PH.D.

Year: 1995

Corporate Source/Institution: UNIVERSITY OF ILLINOIS AT URBANA-CHAMPAIGN

(0090)

Source: VOLUME 57/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1762. 245 PAGES

...adopted.

Stochastic elements are important because program participation and crop diversification may be substituted to **manage risk**. Multiyear planning is important because the ability to collect program benefits depends on dynamic planting...

...submodels of intrayear variability. This new approach is the first known empirical study applying both **risk** - and variability-aversion **coefficients** in a multiyear model.

Results indicate that government programs are very valuable to producers by...

13/3,K/3 (Item 1 from file: 583)
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06676846
Doing business
WORLD: FINANCE REVOLUTION
Business Week (AOD) 24-31 Aug 1998 p.52-55
Language: ENGLISH

... service companies will have to become more creative as products like home mortgage loans become **commoditized**. Company size is likely to become increasingly important as firms look to the benefits of...

... short for live catastrophe coverage, will allow property-casualty insurers to reduce their exposure to **risk** through the **purchase** of catastrophe-index call options on the Chicago Board of Trade. Put options may also...

13/3,K/4 (Item 2 from file: 583)
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06159979
In Italia scambiati derivati per un milione di miliardi
ITALY: DERIVATIVES TRADING TOPS L 1,000TN
MF (XRB) 02 Jun 1995 p.6
Language: ITALIAN

... according to Italy's central bank Banca d'Italia. However, 80% of the derivatives were **acquired** on unregulated markets where **risk** control systems are incomplete. In 1994, derivatives accounted for three times Italian stockbrokers' total activities and 3% of funds under management for unit trusts. Banca d'Italia notes that **risk management** systems should be improved from their present, rudimentary state to avoid problems in the future.
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